



# Vidyavardhini's College of Engineering & Technology

Founder President Late Padmashri H. G. Vartak

Approved by AICTE, DTE Maharashtra and Affiliated to University of Mumbai  
NAAC accredited, 4 Programmes Accredited by NBA

**Criteria Number:** 6

**Criteria Name:** Governance, Leadership and Management

**Sub criteria Number:** 6.3

**Sub-criteria Name:** Faculty Empowerment Strategies

6.3.1 The institution has performance appraisal system, effective welfare measures for teaching and non-teaching staff and avenues for career development/progression

**The documentary evidence can be accessed by clicking on the link given.**

## Supporting Documents

Sr. No.	Category	Link
1.	Sample appraisal form for teaching and non-teaching	<a href="#">Supporting documents</a>
2.	Welfare measures	<a href="#">Supporting documents</a>
3.	Avenues for career development	<a href="https://vcet.edu.in/NAAC/VCET_HR_POLICY.pdf">https://vcet.edu.in/NAAC/VCET_HR_POLICY.pdf</a>



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**This document contains Sample appraisal form for teaching and non-teaching**



**A) Academic Performance (50M)**

1. Subjects taught in last academic year, University result.

15M

Sr No	Course/Paper code	Semester	Result in %

Average % of result More than 90% = 15 marks, between 80 to 90% =10 marks, between 70 to 80% = 8 marks, between 40 to70 % =5 marks

2 Details of Lecture Conducted

5M

Sr no	Semester	Course code/Name	No of Scheduled classes	No of actually held classes	%

Average % of lecturer conducted equal & more than 100 = 5 marks, between 99 to 95% =3 marks, less than 90% = 2 marks.

3 Innovation in teaching-learning (2 mark for each activity)

5M

- a.
- b.
- c.
- d.
- e.

4. Subjects taught in last academic year, Feedback analysis.

5M

Sr No	Course/Paper code	Semester	Feedback %

Average feedback More than 90% = 05 marks, between 80 to 90% = 04 marks, between 70 to 80% = 03 marks, between 60 to 70% = 02 marks

5. Details of Library visit during Academic Year

5M

Sr No	Name of the book issued. (Odd Semester)	Sr No	Name of the book issued. (Even Semester)
1		1	
2		2	
3		3	
4		4	

Minimum 3 visits per Sem=5marks, Minimum 2visits per Sem=3marks & Minimum 1 visits per Sem=1marks

6. Step taken to ERP Implementation in Academic (Tick at appropriate place)

5M

a	Course Outline And lesson plan	
b	Attendance filled	
c	Assignment & Quiz conducted through ERP	
d	Evolution parameter created and marks filled on ERP portal	
e	Profile updated till date	
f	CO-PO Mapping	

Each activity =1 mark (Proofs to be attached)

7. Additional Significant Expertise (Tick at appropriate place)

5M

a	Remedial classes/Bridge courses and Technical Trainings (GATE etc.)	
b	Lecture notes upload in website /developing blog	
c	Field Visit	
d	Expert lecture	
e	Virtual lab/ Prototypes Developed/New Experiments Designed for Lab/	
f	Formative Assessment	
g	Case study	
h	Seminar	

Each activity =1 mark (Proofs to be attached)

8. Brief the activities perform under mentoring (Minimum 100 words)

5M

**B. Publication, Research and Development Activity (25M)**

- 1 Courses/Training program/ Seminar/ Workshop/NTTP/Any other 5M attended/Organized.

Category of the event	Title of Event	Place	Duration	Remark

For each Course/training/workshop/Any other Activity 2 mark (Maximum marks 4),6 and more than 6 days of STTP/FDP/NPTEL (2 marks Each)

For organized =2 marks for each activity

2. Journal and other publications (such as books/manuscripts/chapters) 10M

Title of paper	Journal	Publication	Month & Year	ISBN Number

Scopus Journal = 10 marks, International conference = 05 marks, & National conference = 02 marks, books/manuscripts/chapters=03 marks.

3. Research grant/ Funding/ Consultancy 3M

Details Research grant/ Funding/ Consultancy	Cost in Rs

<1 lakh – 01 marks, Between 1- 3 lakhs- 02 marks, marks & >3 lakhs- 03 marks

4. Interaction with the outside world. 2M

- 1.
- 2.
- 3.

For each activity 1 mark

5. Patents / copyrights 2M

- 1.
- 2.

Applied = 01 mark & awarded = 02 marks

6. MOU / Supporting Activity for T&P /Industrial Project Undertaken 3M

- 1.
- 2.
- 3.

For Each MOU and activity under MOU=2marks, Supporting Activity for T&P=1mark, Each Industrial Project Undertaken =3marks



**C. Other activity (20M)**

1 a) Institute level

12M

Name of the Committee	Role	Contribution

Co-Ordinator- 04 marks

Member- 02 mark

b) Departmental level

5M

Name of the Committee	Role	Contribution

For each Responsibility 2 mark

c) Contribution to Society

3M

Sr no	Semester	Activity

Activity under Contribution to Society are Induction Program, Unnat Bharat Abhiyan, Yuga Classes, Blood Donation etc.

For each activity for 3 marks

### Evaluation Sheet

Sr. No.	Criteria	Marks Assigned	Self-Evaluation	Evaluation by HOD	Evaluation by Principal
<b>A) Academic Performance (50M)</b>					
<b>Minimum Qualifying Marks=30</b>					
1	Subjects taught in last academic year, University assessment result analysis	15			
2	Details of Lecture Conducted	5			
3	Innovation in teaching-learning	5			
4	Subjects taught in last academic year, Feedback analysis	5			
5	Details of Library visit during Academic Year	5			
6	ERP Implementation	5			
7	Additional Significant Expertise	5			
8	Mention the activities perform under mentoring				
<b>Total for Academic Performance</b>		<b>50</b>			
<b>B) Research and Development Activity (25M)</b>					
<b>Minimum Qualifying Marks</b>					
<b>Professor =15, Associate Professor=10,Assistant Professor=5</b>					
1	Courses/Training program/ Seminar/ Workshop/NPTEL/any other attended/organized	5			
2	Journal and other publications (such as books/manuscripts/chapters)	10			
3	Research grant/ Funding/ Consultancy	3			

4	Interaction with outside world	2			
5	Patents / copyrights	2			
6	MOU / Supporting Activity for T&P /Industrial Project Undertaken	3			
<b>Total for Research and Development Activity</b>		<b>25</b>			
<b>C. Other activity</b>					
<b>Minimum Qualifying Marks=10</b>					
<b>1a</b>	Institute level	12			
<b>1b</b>	Departmental level	5			
<b>1c</b>	Contribution to Society	3			
<b>Total Marks for other activity</b>		<b>20</b>			
<b>Character and Behavior (5M)</b>					
Character and Behavior (filled by HOD)		5	NA		<b>Remark</b>
<b>Grand Total</b>		<b>100</b>			

Signature of the Faculty:

Date

Remarks by HOD:

Remarks by Principal:

Remarks by management Representative:

Form of Annual Confidential Report of Non-Teaching Faculty

Annual Confidential Report for the year \_\_\_\_\_ period  
period from \_\_\_\_\_ to \_\_\_\_\_

Part - I

(To be filled by Staff to be reported) (अहवाल देण्यासाठी कर्मचार्यांनी भरावे)

- 1 Name in full (पूर्ण नाव) :
- 2 Date of Birth (जन्मतारीख) :
- 3 Qualification (पात्रता)  
(Only higher Qualification to be mentioned with  
Specification)(फक्त उच्च पात्रतासह नमूद करणे)  
a) Academic (शैक्षणिक) :  
b) Other (इतर) :
- 4 Nature of Appointment (नियुक्तीचे स्वरूप) : a) Regular (स्थायी) b) Adhoc (अस्थायी)
- 5 Date of Joining (रुजू होण्याची तारीख)  
(On Probation if Regular)  
(नियमित असल्यास उमेदवारीचा काळ)
- 6 Designation (पद) :
- 7 Present Scale of Pay (सध्याचे वेतानमान)
- 8 Basic Pay as on (मूळ वेतन)
- 9 Total days of Absence (एकूण अनुपस्थित दिवस) :  
i. Permitted leave (परवानगी दिलेली सुट्टी)  
ii. Vacation (सुट्टी)  
iii. Leave without Pay (विनावेतन रजा)

Signature of reporting authority or  
Head of the Department.

(अहवाल प्राधिकरण किंवा विभाग प्रमुख यांचे सहायी)

Date (तारीख) :

Place (ठिकाण):

**Part -II**

A brief statement of the work handled by the Staff during the year under report.  
(अहवालानुसार वर्षभरात कर्मचार्याद्वारे हाताळलेल्या कामाचे संक्षिप्त विवरण)

Date (तारीख) :

Signature of Staff (कर्मचारी स्वाक्षरी)

**Part - III**

(To be filled by Reporting Authority/Head of the Department)

- 1 Length of the Service under RO Reporting Authority :
- 2 State of Health :
- 3 Proficiency in Work :
- 4 General Intelligence, Industry & Keenness to learn :
- 5 Has he ever been entrusted with work other than routine ? :  
If so, indicate his capacity to express herself/himself
- 6 Amenability to Discipline :
- 7 Punctuality in attendance :
- 8 Relation with :
  - a) General Public :
  - b) Colleagues :
  - c) Students :
- 9 Integrity :
- 10 Overall Grading appropriate) (Tick the : Outstanding/Very Good/  
Good/Average/Below Average

Signature of reporting authority or  
Head of the Department.

Payment Voucher

1625

No. : 1625

Dated : 31-Mar-2023

Particulars	Amount
Account : STAFF WELFARE	86,376.00
Through : HDFC BANK LTD.	
On Account of : CH. NO. : 000003, PAID TO HDFC LIFE AS PREMIUM OF GROUP INSURANCE FOR VCET STAFF.	
Amount (in words) : Indian Rupees Eighty Six Thousand Three Hundred Seventy Six Only	
	<u>₹ 86,376.00</u>

Receiver's Signature:

Authorised Signatory

*[Signature]*  
*[Signature]*

SRL199404021907  
ANA

## Group Insurance Deposit Receipt



April 18, 2023

Receipt No.: Y3725985

## Vidyavardhini College Of Engineering And Technology

Vidyavardhini Campus  
K T Marg Vasai RD (W)  
Pin:401202

☎: Please Update

✉: vcet\_inbox@vcet.edu.in

Policy No.: GT002054

Dear Sir/Madam,

We acknowledge the payment made by you. Please find the payment details mentioned below.

Amount (INR)	86,376.00/-
Amount in Words	Eighty Six Thousand Three Hundred Seventy Six Only
Payment Mode	Fund transfer Dated. 18/04/2023 Ref No. 3
Payment Towards	Initial Premium

**NOTE:**

- ❑ This receipt is valid subject to realisation of the payment.
- ❑ The receipt issued by us will not constitute a completed insurance contract and we may or may not underwrite your risk.
- ❑ In all instances, the risk shall commence only at such time when we have underwritten your risk or issued the Insurance Policy Contract to you.

For any further assistance, please feel free to contact us. We'll be glad to help you.

Warm regards,

## Authorised Signatory - HDFC Life

**NOTE:** IRDAI circular no. IRDA/F&A/CIR/GLD/056/02/2014 mandates that all claim and maturity payments or any other sum due to policyholders shall be made only via electronic modes of payment. So, please provide a duly filled NEFT mandate form by email or post at our respective touch points mentioned below. In case you choose to email the scanned copy of the form, please ensure that it is sent from the registered email ID.

☎ 022-67516215/6219

✉ groupoperations@hdfclife.com

🌐 www.hdfclife.com

HDFC Life Insurance Company Limited. IRDAI Registration No. 101.  
Communication Address: 11th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.  
Regd. Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.  
CIN: L65110MH2000PLC12P745. MSCRO640116022355



Part A

May 12, 2023

Dr Harish V.Vankudre  
Vidyavardhini College Of Engineering And Technology  
Vidyavardhini Campus  
K T Marg Vasai RD (W) Pin:401202  
Contact: Please Update

Dear Vidyavardhini College Of Engineering And Technology,

**Sub: Your Policy no. GT002054**

We are glad to inform you that your proposal has been accepted and the HDFC Life Group Term Insurance Policy ("GT002054") being this Policy, has been issued. We have made every effort to design your Policy Document in a simple format. We have highlighted items of importance so that you may recognize them easily.

**Cancellation in the Free-Look Period:**

In case you are not agreeable to any of the terms and conditions stated in the Master Policy, you have the option to return the Master Policy to us for cancellation stating the reasons thereof, within 15 days from the date of receipt of the Master Policy. On receipt of your letter along with the original Master Policy (original Master Policy Document is not required for policies in dematerialised form), we shall arrange to refund the Premium paid by you, subject to deduction of the proportionate risk Premium for the period of cover and the expenses incurred by us for medical examination (if any) and stamp duty charges. For administrative purposes, all Free-Look requests should be registered by you, on behalf of Scheme Member.

**Contacting us:**

The address for correspondence is specified below. To enable us to serve you better, you are requested to quote your Policy number in all future correspondence. To contact us in case of any grievance, please refer to Part G.

Thanking you for choosing HDFC Life Insurance Company Limited and looking forward to serving you in the years ahead,

Yours sincerely,



Senior Manager – HDFC Life

Branch Address: NA  
Agency/Intermediary Code: 50004309  
Agency/Intermediary Name: HDFC BANK  
Agency/Intermediary Telephone Number: NA  
Agency/Intermediary Contact Details: NA

Address for Correspondence: HDFC Life Insurance Company Limited, 11<sup>th</sup> Floor LodhaExcelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai-400011.

Registered Office: HDFC Life Insurance Company Limited, LodhaExcelus, 13<sup>th</sup> Floor, Apollo Mills Compound, Mahalaxmi Mumbai- 400 011.

Contact number: 6751 6218/6215



**POLICY DOCUMENT- HDFC Life Group Term Insurance**

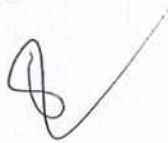
**Unique Identification Number: 101N005V06**

This document is the evidence of a contract between HDFC Life Insurance Company Limited ('We') and the Master Policyholder ('You') as described in the Policy Schedule given below who shall hold the same and all Benefits payable thereunder upon trust for the benefit of the persons to whom the said Benefits are payable (i.e. Scheme Members, or their nominees). The Policy is issued pursuant to a proposal made to the Insurer by the Master Policyholder on the date shown in the Policy Schedule for the benefit of Scheme Members ("Proposal").

Upon and subject to timely receipt of Premium by the Insurer from the Master Policyholder, the Insurer shall pay to the Master Policyholder, the Benefits described in the Policy, subject to the terms of the Policy. All monies payable under the Policy to the Insurer, shall be payable in Indian Rupees at the office of the Insurer identified in the Policy Schedule.

Notwithstanding the date of the Proposal and the date on which the Policy is signed, the Policy shall have effect or be deemed to be effective from the date shown in the Policy Schedule as the Effective Date.

*In witness whereof*, this Policy is signed at the end of the Policy Schedule by a person duly authorised by the Insurer.



Group Insurance Scheme

**POLICY SCHEDULE**

1. Master Policy Number: GT002054
2. Date of Proposal: 18/04/2023
3. Effective Date: 18/04/2023
4. Master Policy holder: Vidyavardhini College Of Engineering & Technology
5. Name of the Scheme: HDFC GROUP TERM INSURANCE
6. Policy Provisions:  
The Standard Provisions set out in the booklet/Policy and the Additional Provisions set out in their corresponding booklet/Policy issued by the Insurer.
7. Effective Date / Latest Annual Renewal Date : 18/04/2023
8. Next Annual Renewal Date: 18/04/2024
9. Eligibility Criteria: All Eligible Members
10. Minimum Entry Age [XX]: 018
11. Maximum Entry Age [YY]: 064
12. Normal Retirement Age: 064
13. Premium Payable in Advance: 73,200.00/-
14. Tax Payable in Advance: 13,176.00/-
15. [Name of other levies] Payable in Advance: NIL
16. Frequency of Premium: Annual
17. Sum Assured:  
24,400,000
18. Riders selected:  
Accidental Death benefit\*\*  
Total Permanent Disability benefit\*\*  
Total Permanent & Partial Disability benefit\*\*  
HDFC Life Group Critical Illness Plus Rider\*\*\*  
  
\*\* Subject to a maximum of Rs. 1,00,00,000  
\*\*\* Subject to a maximum of Rs. 50,00,000  
# Details are given only for those riders selected  
Note: Rider benefit cannot exceed main benefit.  
Full member details as per Annexure
19. Office at which Monies are payable:

Signed at Mumbai on May 12, 2023

For HDFC Life Insurance Company Limited



Authorised Signatory

Note: Kindly note that name of the Company has changed from "HDFC Standard Life Insurance Company Limited" to "HDFC Life Insurance Company Limited".

Stamp Duty of Rs.4,880.00/- is paid as provided under Article 47D(iii) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/CSD/568/2023/Validity Period Dt. 14/01/2023 To Dt. 31/03/2024 (O/w.No.198)/Date : 14/01/2023).

In case you notice any mistake, you may return the Policy document to us for necessary correction.

SPACE FOR ENDORSEMENTS

## Part B

- (1) *Actively at work*-An employee of the Company is said to be 'Actively at Work' if he/she meets both the conditions listed below:  
 i. he/she is not absent on the grounds of ill health or maternity leave at the time of joining the Scheme and  
 ii. he/she has not have availed any leave on the grounds of ill-health for a continuous period of fifteen (15) days or more in the previous Policy Year and/or year preceding his/her admission into the Scheme as applicable.
- (2) *Company/Group/Master Policyholder*-means the Company/Group Named in the Schedule as the MasterPolicyholder.
- (3) *Compulsory Participation*-Under Compulsory participation it is mandatory that all the employees/members of the Company/Group are covered under this Policy provided they satisfy the eligibility criteria set out Part C Clause 2 (*Eligibility*)in the Policy.
- (4) *Effective Date*- means the date from which the Scheme shall first commence as set out in the Schedule.
- (5) *Eligible Person*- means, any person who has satisfied the eligibility criteria set out Part C Clause 2 (*Eligibility*) in the Policy.
- (6) *Entry Date*- in relation to a Scheme Member shall mean the actual date on which an Eligible Person is admitted by the Insurer as a Scheme Member.
- (7) *Member Coverage Term*- in respect of a Scheme Member, means a period of 12 months commencing from the Entry Date
- (8) *Exit Date* means the date on which the insurance cover of the Scheme Member ceases due to occurrence of any of the following events:  
 a) Death of the Scheme Member,  
 b) the Scheme Member ceases to satisfy the eligibility criteria,  
 c) Master Policy being terminated or lapsed.  
 d) End of MemberCoverage Term.
- (9) *Insurable Membership*- means the period starting from the Entry Date and ending with Exit Date.
- (10) *Insurer, Us, We*-means HDFC Life Insurance Company Limited.
- (11) *the Insurance*- shall mean the insurance effected on the life of the Scheme Member.
- (12) *Lapsing Date*- means the date determined by the Insurer from which the Policy shall lapse consequent to the MasterPolicyholder being in breach of any of its obligations under the Policy and the Insurer has not exercised its right of amendment in consequence of that breach; or all Scheme Members cease to be in Insurable Membership.
- (13) *Latest Annual Renewal Date*-is the date on which the Policy is last renewed by the Insurer and is specified in the Schedule.
- (14) *Medical Practitioner*is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.
- (15) *Next Annual Renewal Date*- is the date on which the term of the Policy is due for renewal and is specified in the Schedule.
- (16) *Nominee*- means the person or persons who has/have been appointed by a Scheme Member to receive the death benefit under this Policy.
- (17) *Normal Retirement Age*- shall mean in the Policy, the age when an employee automatically retires from the services of the employer.
- (18) *Other Entities*-shall mean to include the entities other than Regulated Entities.
- (19) *Other Levies*- means any statutory tax or charge that the Insurer incurs when administering this Policy in the future due to changes in law.
- (20) *Policy, Master Policy*- means this Policy.
- (21) *Policy Year*- means a period starting with the Effective Date/Latest Annual Renewal Date and ending with the day before the Next Annual Renewal Date.

- (22) *Regulated Entities*- shall mean to include the following:
- a. Reserve Bank of India ("RBI") regulated Scheduled Commercial Banks (including co-operative Banks),
  - b. NBFCs having Certificate of Registration from RBI or
  - c. National Housing Bank ("NHB") regulated Housing Finance Companies.
  - d. National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies
  - e. Small Finance Banks regulated by RBI
  - f. Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies
  - g. Microfinance Companies registered under Section 8 of the Companies Act, 2013
  - h. Any other category as approved by the Authority
- (23) *Scheme*- means the Scheme named in the Schedule.
- (24) *Scheme Member*- means an Eligible Person who is included in the Scheme as per the Scheme rules as member of that scheme.
- (25) *Sum Assured*- means the amount payable under this Policy per Scheme Member upon death during Insurable Membership subject to terms, conditions and provisions of this Policy.
- (26) *Service*- means the period of continuous service rendered by the Scheme Member as an employee of the Master Policyholder.
- (27) *Term*-means in respect of this Policy, a period of 12 months commencing from the Effective Date/Latest Annual Renewal Date for which life insurance cover is provided to Scheme Members.
- (28) *Terminal Date*-means the date on which the insurance cover under the Policy ceases in respect of each Scheme Member when the Master Policyholder fails to renew the Policy or pay the premiums due.
- (29) *Voluntary Participation*- Under Voluntary Participation the employee(s)/member(s) of the Company/Group, who satisfy the eligibility criteria set out in the Policy, is provided an option to opt for the Term Insurance cover under this Policy provided by the Company/Group.
- (30) Words importing the masculine gender shall include the feminine gender.
- (31) Words in the singular shall include the plural and vice versa.
- (32) Any reference to a Clause or Clauses shall be construed as a reference to a Clause or Clauses of this Policy.

## Part C

## 1. Benefits:

- (1) *Benefits on Death*- If the Scheme Member dies during Insurable Membership, subject to Policy being in force and all due Premiums, Taxes and any Other Levies been paid and subject to any restrictions or qualifications referred to in these Clauses, the amount specified in the Schedule as the Sum Assured for such Scheme Member shall become due to the Nominee of the Scheme Member.

In case of a lender borrower scheme, the payment of Death Benefit shall be made to the Master Policyholder to the extent of the outstanding loan balance amount. The payment of Death Benefit to the Master Policyholder may be made by the Insurer subject to the below mentioned conditions and in compliance with guidelines set forth by IRDAI in this regard:

- i. The Master Policyholder is a Regulated Entity.
- ii. Scheme Members have specifically authorised the Insurer in a format provided by the Insurer to make payment of outstanding loan balance amount to the Master Policyholder from the total Death Benefit claim amount otherwise payable to the Nominee of the Scheme Member;
- iii. The Master Policyholder has collected written authorization from the Scheme Member and submitted the same to the Insurer;
- iv. Credit Account Statement has been provided by the Master Policyholder with details of Scheme Member as required by the Insurer and in formats provided by the Insurer;
- v. The Death Benefit claimed by the Master Policyholder is only to the extent of the outstanding loan balance; and
- vi. Where the Death Benefit is greater than the outstanding loan balance of the Scheme Member, the excess of the Death Benefit over such outstanding loan balance is paid to the Nominee of the Scheme Member.

In case of Other Entities, the Death Benefit shall be payable to the Nominee, in the event of the Scheme Member's demise.

Option to extend the insurance cover to the spouse

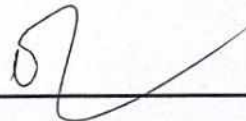
The Master Policyholder has an option to extend the insurance cover to the spouse of the Scheme Members. The terms for spouse cover will be consistent with the terms applicable for Scheme Members of the Scheme.

- (2) *Benefits on Surrender*- In case of surrender of the Policy before the completion of the term, an amount equal to the Premium for the unexpired term of the discontinuing Scheme Members less appropriate deduction for expenses, commission and taxes and levies as applicable would be payable.

In case of such surrender of the Policy by Master Policyholder, the individual Scheme Member will be given an option to continue the Policy as an individual Policy till their coverage is terminated.

## 2. Eligibility:

- (1) <<Any person who satisfies all of the following conditions shall be eligible to participate in the Scheme.
- a) Person is not aged less than <XX> as set out in the Schedule,
  - b) Person is not aged more than <YY> as set out in the Schedule,
  - c) Person who satisfies further eligibility criteria, as may be specified in the Schedule by the Insurer,
  - d) Person who satisfies the underwriting requirements of the Insurer on his/her Entry Date and
  - e) In case of employer – employee schemes, person whose relationship with Master Policyholder continues.
- (2) Continuing to participate in the Scheme.
- a) No Scheme Member shall withdraw from the Scheme so long as he satisfies the conditions of Eligibility described above.
  - b) In case of employer – employee schemes, if the relationship between the Scheme Member and the Master Policyholder terminates then the Scheme Member shall no longer be eligible to continue to participate in the Scheme.>>


 A handwritten signature in black ink, consisting of a stylized 'S' followed by a long horizontal stroke that curves upwards at the end.

**3. Commencement of Insurance:**

- (1) On the Effective Date and each Latest Annual Renewal Date, the Insurer shall grant Insurance in accordance with these Provisions in respect of each person who is an Eligible Person on that date and who is accepted by the Insurer as a Scheme Member. In the event of any other person becoming an Eligible Person during the Policy Year and the requisite Premium, Taxes and any Other Levies being received in full by the Insurer, he shall be accepted as a Scheme Member by the Insurer immediately on the Insurer being notified and being satisfied that such person has met all the conditions of eligibility. For this purpose the MasterPolicyholder shall notify the Insurer in writing in such form and at such times as shall be prescribed by the Insurer, the names and full particulars of the persons as soon as they meet the eligibility conditions.
- (2) **Under Voluntary Participation:** If under the Scheme an Eligible Person is required to pay in part or in full, the Premium payable under the Policy, such Eligible Person shall have the option to join the Scheme only on the Effective Date. If an Eligible Person chooses not to join this Scheme on the Effective Date, he may do so thereafter on any Annual Renewal Date, only with the prior approval of the Insurer, which approval shall not be granted in normal circumstances.
- (3) **Under Compulsory Participation:** If under the Scheme an Eligible Person is not required to pay any part of the Premium, payable under the Scheme, he shall be compulsorily required to join the Scheme subject to underwriting.
- (4) Thereafter any person who becomes an Eligible Person, whether required to contribute or not, shall compulsorily become a Scheme Member with immediate effect of the Insurer being notified and satisfied of the same.

**4. Provision of information:**

- (1) Before assuring any benefit or increase in benefit under these Provisions in respect of an Eligible Person and to determine the rights and obligations of the Insurer under these Provisions, the MasterPolicyholder must provide the Insurer with such information, data and evidence as the Insurer considers necessary in such form as required/specified by the Insurer.
- (2) In the event of any change in the name or other particulars of a Scheme Member during a Policy Year, the MasterPolicyholder must inform the Insurer of the change within 15 days of being informed of the same by the said Scheme Member or on the MasterPolicyholder becoming aware of the same, whichever is earlier.
- (3) In the event of a Scheme Member ceasing to be eligible, the MasterPolicyholder must inform the Insurer of that event, within 30 days of that event. In the event of any person becoming an Eligible Person after the Effective Date, the MasterPolicyholder must inform the Insurer within 30 days of that event.
- (4) Subject to Section 45 of the Insurance Act 1938, as amended from time to time if in respect of a Scheme Member any information, data or evidence given to the Insurer proves to be incorrect, the particular Insurance in respect of such Scheme Member shall be rendered voidable, at the instance of the Insurer.
- (5) The Insurer shall not be liable for any loss of benefit resulting from errors in or omissions from any information, data or evidence given to the Insurer by the MasterPolicyholder. Where a loss of benefit is due to an error or omission by the MasterPolicyholder and the Insurer is required to pay for the benefit in full, the Insurer will pay the benefit in full and seek compensation for the error from the MasterPolicyholder.
- (6) The Insurer shall not admit a claim in respect of a Scheme Member under this Policy unless it receives the Scheme Members' death certificate or such other document that the Insurer may decide, within the legal and regulatory framework in the circumstances of a particular case. The Insurer will not accept the aforesaid documents unless it is issued by a person duly authorized to issue the same.
- (7) The Master Policyholder shall arrange to submit to the Insurer evidence of age in respect of each Scheme Member at the time of entry into the Scheme, if required by the Insurer.
- (8) Satisfactory evidence of health as required by the Insurer shall be furnished by every Eligible Person at the time of his entry into the Scheme and on each occasion when an increase in Insurance is granted. The terms of acceptance may be varied if in the opinion of the Insurer the evidence of health is not satisfactory or other special hazards exist.

**5. Premiums:**

- (1) Prior to the Effective Date/Next Annual Renewal Date, the Insurer shall advise the MasterPolicyholder of the Premium, Taxes and any other levies due, based on the information provided by the MasterPolicyholder.
- (2) For Scheme Members joining during the Policy Year will be charged the Premium proportionate to the duration the member is covered during the Policy Year. Any applicable levies, taxes, duties or surcharges will also be charged.

- (3) For Scheme Members leaving the Scheme during the Policy Year, a proportionate refund of the Premium after deducting any applicable levies & taxes would be made.
- (4) The amount of Sum Assured in respect of each Scheme Member may be revised on the Next Annual Renewal Date. The Master Policyholder can request to have the Sum Assured, in respect of a Scheme Member, revised before the Next Annual Renewal Date, a revision to the Sum Assured will be subject to the approval of the Insurer and payment of the additional premium.
- (5) The Premiums due would be valid for the relevant Policy Year and the Premium rates would be subject to change in each Policy Year.
- (6) The Premium, Taxes, and any Other Levies payable under these Clauses shall be payable by the Master Policyholder to the Insurer prior to the Effective Date or Premium due date in the case of Premiums paid more frequently than annually or within fifteen days of the date when Premium is due at renewal. In the case of any person who becomes an Eligible Person during the Policy Year, the Premium, Taxes and any Other Levies payable in respect of that person shall be due immediately. Such person shall not be accepted as Scheme Member by the Insurer until the requisite Premium, Taxes and any Other Levies has been received in full by the Insurer. Accordingly such person shall also not be covered up to the time the requisite Premium, Taxes and any Other Levies is received in full by the Insurer and no benefit would become payable for such period in respect of such person. The Clause 3 shall be subject to this condition.
- (7) Premiums under the Policy can be paid on yearly, half-yearly, quarterly or monthly basis as per the chosen frequency of Premium Payment and as set out in the Policy Schedule or as amended subsequently.
- (8) In case a Scheme Member ceases to be an eligible person during the Policy Year, an amount equal to the Premium for the unexpired term of the discontinuing Scheme Member less appropriate deduction for expenses, commission and taxes and levies as applicable would be payable.
- (9) A grace period of 15 days for monthly Premium paying frequency and 30 days for other Premium paying frequencies is allowed for the payment of each renewal Premium after the first Premium. We will not accept part payment of the Premium. The policy is considered to be in-force with the risk cover during the grace period without any interruption. If a Premium is not paid within the grace period then all benefits will lapse.





#### Part D

**1. Breach of Provisions:**

- a. If at any time the MasterPolicyholder is in breach of any of its obligations under these Clauses and the Insurer has not exercised its below mentioned right under Clause 6 to deem these Clauses to have lapsed, the Insurer may amend these Clauses and any related documents supplied to the MasterPolicyholder by the Insurer in such a way as it considers necessary to compensate for the breach.
- b. Before making any such amendment the Insurer shall inform the MasterPolicyholder of the amendment it intends to make.

**2. Termination of Insurance:**

The Insurance on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- a. non-payment of the Premium, Taxes or any Other Levies by the MasterPolicyholder when due, OR
- b. the Scheme Member reaching the Terminal Date.

Additional Provisions describe the additional circumstances in which the Insurance will terminate.

**3. Lapsing:**

- a. No Sum Assured shall be payable on or after the Lapsing Date.
- b. The Insurer shall be responsible to honour any valid claims brought under this Policy in instances wherein the Master Policyholder has collected/ deducted the Premium but has failed to pay the same to the Insurer within the grace period due to administrative reasons.
- c. The Insurer shall (but without penalty for failure) inform the MasterPolicyholder of the ground on which it has deemed these Provisions to have lapsed and of the date determined by it as the Lapsing Date, and may voluntarily or upon request inform the MasterPolicyholder of the conditions, if any, upon which it is prepared to reinstate the Policy.

The Insurer may consider requests from MasterPolicyholder to revive the lapsed policies, provided such requests are received within the outstanding period in the policy year. Any agreement to revive the Policy would be subject to the board approved underwriting policy.

**4. Reinstatement:**

If the Premium is not received at the Scheme Renewal Date and the cover expires, the Insurer will consider requests from MasterPolicyholder to reinstate the Policy. Such reinstatement shall be as per the board approved underwriting policy. Reinstatements will be allowed only within 30 days of the renewal date.

**5. Assignment or Transfer**

Assignment shall be as per the provisions of Section 38 of the Insurance Act, 1938, as amended from time to time. Simplified version of the provisions of Section 38 is enclosed in Annexure I for reference.

**6. Nomination:**

The member of the Master Policyholder of a life insurance can nominate a person/ persons in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. Simplified version of the provisions of Section 39 is enclosed in Annexure II for reference

**7. Terms and Conditions:**

- a. The Insurer has the right to discontinue the Policy, on the Next Annual Renewal Date, with prior intimation, given in writing, to the MasterPolicyholder. On the same date, the Insurer also has the right to vary the Policy Provisions and the Schedule after intimating the MasterPolicyholder in writing.
- b. The Insurer shall conduct a surprise inspection of the records of the MasterPolicyholder to ensure compliance with these Policy Provisions and Scheme Rules or the MasterPolicyholder's auditors will certify compliance.

**8. Other Provisions:**

- a. The MasterPolicyholder will act for and on behalf of the Scheme Members in all matters relating to the Scheme and every act done by agreement made with and notice given to the Insurer by the MasterPolicyholder shall be binding on the Scheme Members.

- b. The Insurance effected in favour of the MasterPolicyholder has no paid up or maturity values. Any statutory levy or charges including any tax may be charged to the MasterPolicyholder either now or in future by the Insurer.

9. **Loans:**

There is no facility of loan available from us under this Policy.

9. **Free Look Cancellation:**

**By Master Policy Holder:**

- (1) In case you, the Master Policyholder, are not satisfied with the terms and conditions specified in the Master Policy Document, you have the option of returning the Master Policy Document to us stating the reasons thereof, within 15 days from the date of receipt of the Master Policy Document, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2017
- (2) In case of the Product is sold through Distance Marketing mode, the period will be 30 days from the date of receipt of the letter along with Master Policy Document
- (3) On receipt of the letter along with the Master Policy Document, we shall arrange to refund the premium paid by you, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any)

**By Scheme Member:**

- (1) In case the Member is not satisfied with the terms and conditions specified in the Certificate of Insurance, he/she has the option of returning the Certificate of Insurance to us stating the reasons thereof, within 15 days from the date of receipt of the Certificate of Insurance, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2017
- (2) In case of the Product is sold through Distance Marketing mode, the period will be 30 days from the date of receipt of the letter along with Certificate of Insurance
- (3) On receipt of the letter along with the Certificate of Insurance, we shall arrange to refund the premium, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any)

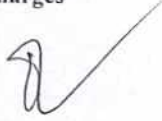
For administrative purposes, all Free-Look requests should be registered by you, on behalf of Scheme Member.



Part E

1. Additional Servicing Charges

Nil



Part F

**1. Suicide Exclusion:**

In case of employer-employee schemes, Sum Assured will be payable to the Nominee in case of death due to Suicide. In case of other schemes, if the member dies due to suicide within 12 months from the date of joining the scheme, the Nominee of the Scheme Member shall be entitled to get at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher.

**2. Death Claims Procedure:**

(1) The Master Policyholder shall inform the Insurer within 30 days of the death of a Scheme Member and shall file a claim with the Insurer on behalf of the Nominee of the deceased Scheme Member in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the Insurer, within 90 days from the date of death.

However, the Insurer will condone the delay caused in intimation of claim where such delay is proved to be for reasons beyond the control of the claimant.

(2) The Insurer shall pay the Claim amount in relation to the Death Benefit in the name of the Nominee of the deceased Scheme Member to the Master Policyholder who shall give a valid discharge/receipt for the same on behalf of the said Nominee to the Insurer.

(3) The documents required for processing a claim are:

Natural death

i. Claim form;

ii. Death Certificate issued by Municipal Authority/ Gram Panchayat / Tehsildar;

iii. Cause of Death Certificate issued by the treating doctor;

iv. A cancelled personalised cheque with account no. and IFSC code. Where the cheque is not personalised, a latest bank statement (not more than 3 months old) or copy of passbook (where account number and IFSC code is mentioned);

v. Copies of Past and Current medical records (Indoor case paper, Admission notes, discharge summary) originally attested by hospital authorities;

vi. Leave Records from the employer-

a. In case of death within a Policy Year, leave records from the period 20 days prior to the date of joining the Scheme.

b. In case of death after 1 year, the member's leave records for the period of past 180 days prior to the renewal date.

vi. Any other document that the Insurer may decide, within the legal and regulatory framework in the circumstances of a particular case.

Accidental / Unnatural Death

i. Claim form

ii. Death Certificate issued by Municipal Authority/ Gram Panchayat / Tehsildar;

iii. Cause of Death Certificate issued by the treating doctor;

iv. A cancelled personalised cheque with account no. and IFSC code. Where the cheque is not personalised, a latest bank statement (not more than 3 months old) or copy of passbook (where account number and IFSC code is mentioned);

v. Leave Records from the employer-

a. In case of death within a Policy Year, leave records from the period 20 days prior to the date of joining the Scheme.

b. In case of death after 1 year, the member's leave records for the period of past 180 days prior to the renewal date.

vi. Any other document that the Insurer may decide, within the legal and regulatory framework in the circumstances of a particular case.

vii. Proof of Accident-

a. Attested Copy of First Information Report;

b. Attested Copy of Police Panchnama report;

c. Attested Copy of Police Inquest report;

d. Attested Copy of Postmortem report.

**3. Issuance of Duplicate Policy:**

The MasterPolicyholder may request for a duplicate copy of the Policy at HDFC Life offices along with relevant documents. Additional charges may be applicable for issuance of the duplicate Policy.

**4. Age Admitted**

The Company has calculated the Premiums under the Policy on the basis of the age of the Life Assured as declared in the Proposal. In case You have not provided proof of age of the Life Assured with the Proposal, You will be required to furnish such proof of age of the Life Assured as is acceptable to us and have the age admitted. In the event the age so admitted ("Correct Age") during the Policy Term is found to be different from the age declared in the Proposal, without prejudice to our rights and remedies including those under the Insurance Act, 1938, as amended from time to time we shall take one of the following actions (i) if the Correct Age makes the Life Assured ineligible for this Policy, we will offer him suitable plan as per our underwriting norms. If you do not wish to opt for the alternative plan or if it is not possible for us to grant any other plan, the Policy will stand cancelled from the date of issuance and the Premiums paid under the Policy will be returned subject to the deduction of expenses incurred by the Company and the Policy will terminate thereafter; or (ii) if the Correct Age makes the Life Assured eligible for the Policy, the difference between the revised Premium, as per the Correct Age and the original Premium, with interest, will be due on the next Policy Anniversary date and the revised Premium will continue for the rest of the Premium Payment Term. The provisions of Section 45 of the Insurance Act, 1938 shall be applicable.

**5. Incorrect Information and Non-Disclosure:**

Fraud, misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time. Simplified version of the provisions of Section 45 is enclosed in Annexure III for reference

**6. Taxes**

Indirect Taxes

Taxes and levies shall be levied as applicable. Any taxes and levies becoming applicable in future may become payable by any method including by levy of an additional monetary amount in addition to premium and or charges.

Direct Taxes

Tax, if any will be deducted at the applicable rate from the payments made under the Policy, as per the provisions of the Income Tax Act, 1961 as amended from time to time.

**7. Modification, Amendment, Re-enactment of or to the Insurance laws and rules, regulations, guidelines, clarifications, circulars etc. thereunder:**

- (1) This Policy is subject to-
  - (i) The Insurance Act, 1938, Amendments, modifications (including re-enactment) as may be made from time to time, and
  - (ii) Other such relevant Regulations, Rules, Laws, Guidelines, Circulars, Enactments etc as may be introduced thereunder from time to time.
- (2) We reserve the right to change any of these Policy Provisions / terms and conditions in accordance with changes in applicable Regulations or Laws and where required, with IRDAI's approval.
- (3) We are required to obtain prior approval from the Insurance Regulatory and Development Authority of India before making any material changes to these provisions, except for changes of regulatory / statutory nature.
- (4) We reserve the right to require submission by You of such documents and proof at all life stages of the Policy as may be necessary to meet the requirements under Anti- money Laundering/Know Your Customer norms and as may be laid down by IRDAI and other regulators from time to time when the same are notified by the authorities for this/similar plans.

**8. Notices:**

Any notice, direction or instruction given to Us, under the Policy, shall be in writing and delivered by hand, post, facsimile or from registered electronic mail ID to:

HDFC Life Insurance Company Limited, 11<sup>th</sup> Floor, LodhaExcelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011.

Registered Office: LodhaExcelus, 13<sup>th</sup> Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011.

E-mail: [groupoperations@hdfclife.com](mailto:groupoperations@hdfclife.com)

Or such other address as may be informed by Us.

Similarly, any notice, direction or instruction to be given by Us, under the Policy, shall be in writing and delivered by hand, post, courier, facsimile or registered electronic mail ID to the updated address in the records of the Insurer.

You are requested to communicate any change in address, to the Insurer supported by the required address proofs to enable the Insurer to carry out the change of address in its systems. The onus of intimation of change of address lies with the MasterPolicyholder. An updated contact detail of the MasterPolicyholder will ensure that correspondences from the Insurer are correctly addressed to the MasterPolicyholder at the latest updated address.

**9. Jurisdiction:**

This Policy shall be governed by the laws of India and the Indian Courts shall have jurisdiction to settle any disputes arising under the Policy.

**10. General:**

- (1) Any information needed to administer the Policy must be furnished by the Master Policyholder.
- (2) If the information provided by the Master Policyholder in the application form is incorrect or incomplete, the Insurer reserves the right to vary the Benefits which may be payable.
- (3) The Master Policyholder will be responsible and liable for making payment, including payment of Benefits, in the appropriate form to the Scheme Member(s) or to his/her nominee or to another scheme as transfer value or to any annuity provider, as applicable.
- (4) The Insurer can check/inspect/audit, at any time, if the Benefits are being paid to the correct person as and when due.



**Part G**  
**(Grievance Redress Mechanism)**

**1. Grievance Redressal Process**

- (1) The Master Policyholder can contact us on the below mentioned address or at any of our branches in case of any complaint/ grievance:  
 Grievance Redressal Officer  
 HDFC Life Insurance Company Limited  
 11th Floor, LodhaExcelus, Apollo Mills Compound,  
 N. M. Joshi Marg, Mahalaxmi, Mumbai, Maharashtra - 400011  
 Helpline number: 18602679999 (Local charges apply)  
 E-mail: service@hdfclife.com
- (2) All grievances (Service and sales) received by the Company will be responded to within the prescribed regulatory Turn Around Time (TAT) of 15 days.
- (3) Written request or email from the registered email id is mandatory.
- (4) If required, we will investigate the complaints by taking inputs from the Master Policyholder over the telephone or through personal meetings.
- (5) We will issue an acknowledgement letter to the customer within 3 working days of the receipt of complaint.
- (6) The acknowledgement that is sent to the customer has the details of the complaint no., the Policy no. and the Grievance Redressal Officer's name who will be handling the complaint of the Master Policyholder.
- (7) If the Master Policyholder's complaint is addressed within 3 days, the resolution communication will also act as the acknowledgment of the complaint.
- (8) The final letter of resolution will offer redressal or rejection of the complaint along with the appropriate reason for the same.
- (9) In case the Master Policyholder is not satisfied with the decision sent to him or her, he or she may contact our Grievance Redressal Officer within 8 weeks of the receipt of the communication at any of the touch points mentioned in the document, failing which, we will consider the complaint to be satisfactorily resolved.
- (10) The following is the escalation matrix in case there is no response within the prescribed timelines or if you are not satisfied with the response. The number of days specified in the below- mentioned escalation matrix will be applicable from the date of escalation.

Level	Contact	Response Time
1st Level	AVP- Customer Relations	10 working days
2nd Level (for response not received from Level 1)	SVP- Customer Relations	7 working days

You are requested to follow the aforesaid matrix to receive satisfactory response from us.

- (11) If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of IRDAI on the following contact details:
- IRDAI Grievance Call Centre (IGCC) TOLL FREE NO:155255 / 18004254732
  - Email ID: complaints@irda.gov.in
  - Online- You can register your complaint online at <http://www.igms.irda.gov.in/>
  - Address for communication for complaints by fax/paper:  
 General Manager  
 Consumer Affairs Department – Grievance Redressal Cell  
 Insurance Regulatory and Development Authority of India  
 Sy No. 115/1, Financial District,  
 Nanakramguda, Gachibowli,  
 Hyderabad – 500 032

2. In the event the Master Policyholder is dissatisfied with the response provided by us, the Master Policyholder may approach the Insurance Ombudsman of that region. The details of the existing offices of



the Insurance Ombudsman are provided below. You are requested to refer to the IRDAI website at "www.irdai.gov.in" for the updated details.

(1) Details and addresses of Insurance Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Gujarat , Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	Orissa
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, AnnaSalai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana, Yanamand part of Territory of Pondicherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a>	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682	Kerala, Lakshadweep, Mahe – a part of



HDFC Life Group Term Insurance (UIN-101N005V06) - Policy Document  
 A Non-Linked Non-Participating Term Insurance Plan



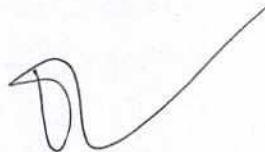
	015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands <sup>3</sup>
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>	Districts of Uttar Pradesh :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Fyzabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar

MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, BhagwanSahaiPalace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a> .	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

(2) Power of Ombudsman-

- 1) The Ombudsman shall receive and consider complaints or disputes relating to—
  - (a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
  - (b) any partial or total repudiation of claims by the Company ;
  - (c) disputes over premium paid or payable in terms of insurance policy;
  - (d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
  - (e) legal construction of insurance policies in so far as the dispute relates to claim;
  - (f) policy servicing related grievances against insurers and their agents and intermediaries;
  - (g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
  - (h) non-issuance of insurance policy after receipt of premium in life insurance; and
  - (i) any other matter resulting from the violation of provisions of the Insurance Act, 1938, as amended from time to time, or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).
- 2) The Ombudsman shall act as counsellor and mediator relating to matters specified in sub-rule (1) provided there is written consent of the parties to the dispute.
- 3) The Ombudsman shall be precluded from handling any matter if he is an interested party or having conflict of interest.

- 4) The Central Government or as the case may be, the IRDAI may, at any time refer any complaint or dispute relating to insurance matters specified in sub-rule (1), to the Insurance Ombudsman and such complaint or dispute shall be entertained by the Insurance Ombudsman and be dealt with as if it is a complaint made under Clause (3) provided herein below.
- (3) Manner in which complaint is to be made -
  - 1) Any person who has a grievance against the Company, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company complained against or the residential address or place of residence of the complainant is located.
  - 2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the Company against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
  - 3) No complaint to the Insurance Ombudsman shall lie unless—
    - (a) the complainant makes a written representation to the Company named in the complaint and—
      - i. either the Company had rejected the complaint; or
      - ii. the complainant had not received any reply within a period of one month after the Company received his representation; or
      - iii. the complainant is not satisfied with the reply given to him by the Company;
    - (b) The complaint is made within one year—
      - i. after the order of the insurer rejecting the representation is received; or
      - ii. after receipt of decision of the Company which is not to the satisfaction of the complainant;
      - iii. after expiry of a period of one month from the date of sending the written representation to the Company if the Company fails to furnish reply to the complainant.
  - 4) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the Company against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
  - 5) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.



## Annexure I

## Section 38 - Assignment or Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 dated 23.03.2015. The extant provisions in this regard are as follows:

- (1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- (2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- (3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- (4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- (5) The transfer or assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
- (6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- (7) On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- (8) If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
- (9) The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- (10) Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
- (11) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
- (12) The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
- (13) Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
  - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
  - b. where the transfer or assignment is made upon condition that
    - i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
    - ii. the insured surviving the term of the policy
 Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
- (14) In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
  - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
  - b. may institute any proceedings in relation to the policy
  - c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
- (15) Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

**Disclaimer:** This is only the relevant extract of the Insurance Laws (Amendment) Act, 2015. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.

## Annexure II

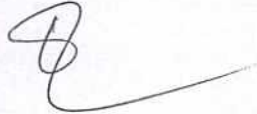
## Section 39 - Nomination by member of the policy

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 dated 23.03.2015. The extant provisions in this regard are as follows:

- (1) The member of the policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- (2) Where the nominee is a minor, the member of policyholder may appoint any person to receive the money secured by the policy in the event of member's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- (3) Nomination can be made at any time before the maturity of the policy.
- (4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
- (5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- (6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- (7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- (8) On receipt of notice with fee, the insurer should grant a written acknowledgement to the member of the policyholder of having registered a nomination or cancellation or change thereof.
- (9) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- (10) The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
- (11) In case of nomination by member of the policyholder whose life is insured, if the nominees die before the member, the proceeds are payable to member of the policyholder or his heirs or legal representatives or holder of succession certificate.
- (12) In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
- (13) Where the member of the policyholder whose life is insured nominates his
  - a. parents or
  - b. spouse or
  - c. children or
  - d. spouse and children
  - e. or any of them
 the nominees are beneficially entitled to the amount payable by the insurer to the member of the policyholder unless it is proved that member of the policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.
- (14) If nominee(s) die after the member of the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
- (15) The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Ordinance, 2014 (i.e 26.12.2014).
- (16) If member of the policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.

- (17) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Ordinance) 2014, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

*Disclaimer: This is only the relevant extract of the Insurance Laws (Amendment) Act, 2015. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.*



### Annexure III

#### Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 are as follows:

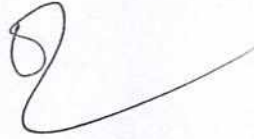
1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy
 whichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy
 whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life

insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

*Disclaimer: This is only the relevant extract of the Insurance Laws (Amendment) Act, 2015. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.*





Annexure to the Policy Document

Policy Number:	GT002054
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**Free Cover Limit details for the Policy	(Amount inRs.)
Main Benefit	200,000.00/-
Accidental Death Benefit Rider (ADB)	0
Total Partial & Permanent Disability Rider (TPPD)	0
Total Permanent Disability	0
Critical illness	0

\*\*Please note that the cover for the members whose Proposed sum assured is above the Free cover limit is subject to the underwriting norms wherever applicable. Until then, the cover available for the member will be restricted to the Free Cover Limit. The excess of cover is subject to completion of the underwriting process, acceptance of risk by us and payment of additional premium, if any.



SR NO.	EMP_NAME	D O Birth	D O Joining	Gross Salary	MALE / FEMALE	STAFF	DEPARTMENT
1	MR. UDAY V. ASWALEKAR	22/09/1976 00:00:00	20/07/1999 00:00:00	185248	MALE	TEACHING	MECHANICAL
2	MR. VINAY PATEL	17/07/1974 00:00:00	03/09/2003 00:00:00	113256	MALE	TEACHING	MECHANICAL
3	DR. ASHISH CHAUDHARI	26/09/1978 00:00:00	02/07/2007 00:00:00	114082	MALE	TEACHING	MECHANICAL
4	MS. MADHUMITA DUTTA	22/11/1971 00:00:00	02/07/2007 00:00:00	98500	FEMALE	TEACHING	MECHANICAL
5	MR. SWAPNIL MANE	18/07/1984 00:00:00	17/07/2009 00:00:00	92872	MALE	TEACHING	MECHANICAL
6	MR. SANJAY LOHAR	28/06/1975 00:00:00	19/07/2010 00:00:00	90184	MALE	TEACHING	MECHANICAL
7	MR. VISHWAS PALVE	09/06/1988 00:00:00	25/07/2016 00:00:00	73468	MALE	TEACHING	MECHANICAL
8	MR. TUSHARKUMAR RAUT	04/11/1988 00:00:00	25/07/2016 00:00:00	73468	MALE	TEACHING	MECHANICAL
9	MS. PRITI VAIRAGI	01/01/1989 00:00:00	08/08/2016 00:00:00	73468	FEMALE	TEACHING	MECHANICAL
10	MR. KAMLESH BACHKAR	16/08/1990 00:00:00	08/07/2016 00:00:00	73468	MALE	TEACHING	MECHANICAL
11	MR. MUKUND KAVEKAR	17/05/1979 00:00:00	08/08/2016 00:00:00	73468	MALE	TEACHING	MECHANICAL
12	MR. RAAHUL KRISHNAN	14/12/1989 00:00:00	14/09/2016 00:00:00	73468	MALE	TEACHING	MECHANICAL
13	DR. VIKAS GUPTA	12/09/1969 00:00:00	06/07/2000 00:00:00	234536	MALE	TEACHING	AI & DS - CSEDS
14	MS. AMRUTA R MANDAVGAD	30/10/1968 00:00:00	31/07/2000 00:00:00	177976	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
15	MS. SUNAYANA JADHAV	05/09/1975 00:00:00	01/09/2003 00:00:00	122228	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
16	DR. ASHISH VANMALI	14/01/1980 00:00:00	12/09/2003 00:00:00	147500	MALE	TEACHING	INFORMATION TECHNOLOGY
17	MS. SHAISTA KHAN	26/12/1981 00:00:00	01/10/2005 00:00:00	101440	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
18	MRS. SHRADDHA GOSAVI	07/07/1982 00:00:00	09/07/2007 00:00:00	87580	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
19	MRS. SANDHYA SUPALKAR	20/06/1975 00:00:00	01/02/2009 00:00:00	95560	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
20	MRS. EKTA NAIK	30/11/1985 00:00:00	20/07/2009 00:00:00	95560	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
21	MRS. ASHWINI KATKAR	02/05/1981 00:00:00	20/07/2009 00:00:00	92872	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
22	MRS. NEHA GHARAT	28/10/1980 00:00:00	20/07/2009 00:00:00	92872	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
23	MR. SANDEEP PAWAR	04/08/1975 00:00:00	20/07/2009 00:00:00	75652	MALE	TEACHING	INSTRUMENTATION
24	MRS. TRUPTI SHAH	25/08/1979 00:00:00	27/07/2009 00:00:00	92872	FEMALE	TEACHING	ELECTRONICS & TELECOMMUNICATION
25	DR. DEEPAK GAWALI	24/01/1977 00:00:00	03/01/2006 00:00:00	186376	MALE	TEACHING	INSTRUMENTATION
26	MRS. KANCHAN SARMALKAR	01/05/1979 00:00:00	25/07/2001 00:00:00	122412	FEMALE	TEACHING	INSTRUMENTATION
27	DR. MEGHA TRIVEDI	04/02/1980 00:00:00	13/08/2003 00:00:00	168873	FEMALE	TEACHING	INSTRUMENTATION
28	MRS. MUGDHA SALVI	22/01/1980 00:00:00	01/10/2005 00:00:00	110708	FEMALE	TEACHING	INSTRUMENTATION
29	MR. PRAFULLA PATIL	27/09/1978 00:00:00	02/01/2006 00:00:00	114404	MALE	TEACHING	INSTRUMENTATION
30	MR. VISHAL PANDE	17/07/1976 00:00:00	10/07/2006 00:00:00	114404	MALE	TEACHING	INSTRUMENTATION
31	MRS. DEEPTI PATNE	06/01/1983 00:00:00	17/07/2006 00:00:00	107600	FEMALE	TEACHING	INSTRUMENTATION
32	DR. SWAPNA BORDE	02/09/1975 00:00:00	30/07/2010 00:00:00	130924	FEMALE	TEACHING	COMPUTER
33	MR. VIKRANT AGASKAR	28/05/1976 00:00:00	08/07/2002 00:00:00	84024	MALE	TEACHING	COMPUTER
34	MR. ANIL HINGMIRE	30/10/1976 00:00:00	11/08/2003 00:00:00	113200	MALE	TEACHING	COMPUTER
35	MRS. SMITA JAWLE	30/12/1981 00:00:00	02/01/2006 00:00:00	107488	FEMALE	TEACHING	COMPUTER
36	MR. SUNIL KATKAR	09/07/1973 00:00:00	09/07/2007 00:00:00	95644	MALE	TEACHING	COMPUTER
37	MR. CHANDAN KOLVANKAR	24/03/1977 00:00:00	06/08/2003 00:00:00	120228	MALE	TEACHING	INFORMATION TECHNOLOGY

38	MRS. ARCHANA EKBOTE	09/07/1976 00:00:00	08/07/2002 00:00:00	123280	FEMALE	TEACHING	INFORMATION TECHNOLOGY
39	MS. MADHAVI WAGHMARE	01/04/1975 00:00:00	01/10/2004 00:00:00	120228	MALE	TEACHING	INFORMATION TECHNOLOGY
40	MRS. VAISHALI SHIRSATH	25/07/1980 00:00:00	01/10/2005 00:00:00	107600	FEMALE	TEACHING	INFORMATION TECHNOLOGY
41	MS. SWATI SAIGAONKAR	15/08/1975 00:00:00	20/07/2009 00:00:00	98920	FEMALE	TEACHING	COMPUTER
42	MR. SAINATH PATIL	17/10/1975 00:00:00	10/07/2006 00:00:00	111100	MALE	TEACHING	INFORMATION TECHNOLOGY
43	MRS. ANAGHA PATIL	28/06/1983 00:00:00	10/07/2006 00:00:00	104660	FEMALE	TEACHING	INFORMATION TECHNOLOGY
44	MRS. BHARATI GONDHALEKAR	15/08/1975 00:00:00	02/07/2007 00:00:00	92872	FEMALE	TEACHING	INFORMATION TECHNOLOGY
45	MR. YOGESH PINGLE	04/07/1977 00:00:00	06/07/2007 00:00:00	107516	MALE	TEACHING	COMPUTER SCIENCE & ENGG (DS)
46	MR. DEEPAK CHAUDHARI	06/11/1973 00:00:00	02/08/1999 00:00:00	100516	MALE	TEACHING	MECHANICAL
47	MR. VIREN CHANDANSHIVE	27/07/1985 00:00:00	25/07/2016 00:00:00	73468	MALE	TEACHING	CIVIL
48	MS. PUJA KADAM	03/04/1991 00:00:00	27/07/2016 00:00:00	73468	FEMALE	TEACHING	CIVIL
49	MR. VIKRANT KOTHARI	14/08/1990 00:00:00	01/08/2016 00:00:00	73468	MALE	TEACHING	CIVIL
50	MR. JAYDEEP CHOUGALE	21/06/1985 00:00:00	28/07/2016 00:00:00	73468	MALE	TEACHING	CIVIL
51	MRS. C.V.SONARKAR	20/10/1975 00:00:00	02/01/2006 00:00:00	98500	FEMALE	TEACHING	FACULTY / FE
52	MR. PRADIP GULBHILE	05/06/1981 00:00:00	07/08/2008 00:00:00	107644	MALE	TEACHING	FACULTY / FE
53	Mr. Vipul Raut	10/01/1973 00:00:00	16/08/1994 00:00:00	79896	MALE	NON TEACHING	MECHANICAL
54	Mr. Rahul Patil	23/12/1970 00:00:00	16/08/1994 00:00:00	71016	MALE	NON TEACHING	MECHANICAL
55	Mr. Kishor Pitale	23/03/1972 00:00:00	01/09/1995 00:00:00	59704	MALE	NON TEACHING	MECHANICAL
56	Mr. Nilesh Vartak	01/09/1968 00:00:00	03/11/1996 00:00:00	55532	MALE	NON TEACHING	MECHANICAL
57	Mr. Amol Chaudhari	26/09/1972 00:00:00	03/11/1996 00:00:00	55532	MALE	NON TEACHING	CIVIL
58	Mrs. Milan Pawar	14/12/1975 00:00:00	26/07/2006 00:00:00	45620	FEMALE	NON TEACHING	MECHANICAL
59	Mr. Rakesh Raut	27/03/1978 00:00:00	17/02/1998 00:00:00	43934	MALE	NON TEACHING	ADMINISTRATION
60	Mr. Prasad Raut	10/07/1975 00:00:00	07/01/2000 00:00:00	39902	MALE	NON TEACHING	CIVIL
61	Mr. Shashikumar Patil	14/12/1980 00:00:00	08/10/2008 00:00:00	20918	MALE	NON TEACHING	MECHANICAL
62	Mr. Prabhakar K. Patil	04/10/1966 00:00:00	02/03/1997 00:00:00	69616	MALE	NON TEACHING	INSTRUMENTATION
63	Mrs. Madhu Lade	13/06/1971 00:00:00	01/09/1995 00:00:00	69280	FEMALE	NON TEACHING	ELECTRONICS & TELECOMMUNICATION
64	Mrs. Bhagyashri Rane	16/05/1967 00:00:00	08/09/1997 00:00:00	63372	FEMALE	NON TEACHING	ELECTRONICS & TELECOMMUNICATION
65	Mr. Prakash Bobhate	29/01/1971 00:00:00	01/07/1997 00:00:00	34470	MALE	NON TEACHING	ELECTRONICS & TELECOMMUNICATION
66	Mrs. Diksha Save	04/12/1973 00:00:00	18/09/1995 00:00:00	69280	FEMALE	NON TEACHING	ELECTRONICS & TELECOMMUNICATION
67	Mrs. Ashlesha Patil	30/04/1984 00:00:00	23/02/2006 00:00:00	45620	FEMALE	NON TEACHING	ADMINISTRATION
68	Mrs. Sujal Patil	05/05/1975 00:00:00	24/01/2005 00:00:00	49820	FEMALE	NON TEACHING	INSTRUMENTATION
69	Mr. Vijay Kamadi	17/07/1982 00:00:00	18/07/2005 00:00:00	21534	MALE	NON TEACHING	MECHANICAL
70	Mr. Raghunath Mohite	01/03/1965 00:00:00	03/07/1997 00:00:00	34022	MALE	NON TEACHING	INSTRUMENTATION
71	Mr. Sanket Patil	31/08/1986 00:00:00	01/10/2018 00:00:00	69296	MALE	NON TEACHING	COMPUTER
72	Mr. Sanjeev Vedpathak	01/06/1970 00:00:00	01/01/1999 00:00:00	78244	MALE	NON TEACHING	COMPUTER
73	Mr. Ajit Naik	25/05/1968 00:00:00	25/08/1994 00:00:00	44130	MALE	NON TEACHING	MECHANICAL
74	Ms. Harshada Tandel	04/08/1986 00:00:00	19/01/2009 00:00:00	26048	FEMALE	NON TEACHING	COMPUTER

75	Mr. Kalpak Patil	07/08/1987 00:00:00	01/08/2007 00:00:00	20918	MALE	NON TEACHING	COMPUTER
76	Mr. Nitin Shingne	01/05/1972 00:00:00	09/08/2000 00:00:00	75080	MALE	NON TEACHING	INFORMATION TECHNOLOGY
77	Mr. Amol Patil	20/12/1969 00:00:00	16/12/2002 00:00:00	58164	MALE	NON TEACHING	INFORMATION TECHNOLOGY
78	Mrs. Harita Raut	01/06/1974 00:00:00	01/04/1997 00:00:00	55280	FEMALE	NON TEACHING	INFORMATION TECHNOLOGY
79	Ms. Komal Chaudhari	13/03/1984 00:00:00	06/03/2006 00:00:00	45620	FEMALE	NON TEACHING	INFORMATION TECHNOLOGY
80	Mr. Ashok Vartak	30/05/1963 00:00:00	24/07/2000 00:00:00	39902	MALE	NON TEACHING	INFORMATION TECHNOLOGY
81	Mr. Nilesh Patil	25/07/1972 00:00:00	01/08/2005 00:00:00	37886	MALE	NON TEACHING	INFORMATION TECHNOLOGY
82	Mr. Ganesh Gharat	12/05/1986 00:00:00	02/11/2015 00:00:00	20918	MALE	NON TEACHING	INFORMATION TECHNOLOGY
83	Mr. Ganesh Ambekar	11/02/1971 00:00:00	15/09/1997 00:00:00	49988	MALE	NON TEACHING	CIVIL
84	Mr. Prajwal Vartak	19/05/1978 00:00:00	01/10/1996 00:00:00	43486	MALE	NON TEACHING	INSTRUMENTATION
85	Mr. Harshad Patil	07/06/1975 00:00:00	02/05/2018 00:00:00	19714	MALE	NON TEACHING	CIVIL
86	Mrs. Kalpita Chaudhari	26/01/1975 00:00:00	08/09/1997 00:00:00	55280	FEMALE	NON TEACHING	FACULTY / FE
87	Mrs. Shraddha Mhatre	13/07/1976 00:00:00	19/08/2000 00:00:00	51752	FEMALE	NON TEACHING	FACULTY / FE
88	Mr. Sachin Kadu	04/05/1980 00:00:00	02/11/2015 00:00:00	20918	MALE	NON TEACHING	FACULTY / FE
89	Mr. Vishal Save	05/08/1972 00:00:00	01/09/1995 00:00:00	150768	MALE	NON TEACHING	ADMINISTRATION
90	Mr. Mahesh Thakur	21/09/1968 00:00:00	01/09/1994 00:00:00	66984	MALE	NON TEACHING	ADMINISTRATION
91	Mrs. Trupti Raut	12/07/1968 00:00:00	16/08/1994 00:00:00	61776	FEMALE	NON TEACHING	ADMINISTRATION
92	Mr. Abhay Jadhav	26/03/1975 00:00:00	14/09/1999 00:00:00	59816	MALE	NON TEACHING	ADMINISTRATION
93	Mr. Parag Patil	17/08/1972 00:00:00	01/08/2000 00:00:00	59816	MALE	NON TEACHING	ADMINISTRATION
94	Mrs. Mithila Raut	14/02/1982 00:00:00	02/11/2015 00:00:00	24928	FEMALE	NON TEACHING	ADMINISTRATION
95	Ms. Rashmi B. Pereira	27/11/1985 00:00:00	01/09/2017 00:00:00	26440	FEMALE	NON TEACHING	ADMINISTRATION
96	Mr. Manoj Mangela	26/08/1976 00:00:00	26/08/1994 00:00:00	48784	MALE	NON TEACHING	ADMINISTRATION
97	Mr. Hemant Naik	08/08/1975 00:00:00	01/09/1995 00:00:00	46292	MALE	NON TEACHING	ADMINISTRATION
98	Mr. Sudhir Patil	23/05/1979 00:00:00	10/02/1998 00:00:00	42646	MALE	NON TEACHING	ELECTRONICS & TELECOMMUNICATION
99	Mr. Gurudatta Jadhav	04/02/1970 00:00:00	08/07/1998 00:00:00	34442	MALE	NON TEACHING	COMPUTER
100	Mr. Vinod Shirke	16/11/1971 00:00:00	13/10/2008 00:00:00	20918	MALE	NON TEACHING	ADMINISTRATION
101	Mr. Sameer Ambat	06/01/1978 00:00:00	03/08/1998 00:00:00	33938	MALE	NON TEACHING	ADMINISTRATION
102	Mr. Dhanesh Patil	14/03/1985 00:00:00	29/08/2007 00:00:00	20918	MALE	NON TEACHING	ADMINISTRATION
103	Mr. Prasad Thakur	30/10/1986 00:00:00	01/09/2017 00:00:00	19154	MALE	NON TEACHING	ADMINISTRATION
104	Mr. Ganesh Raut	02/08/1985 00:00:00	02/11/2015 00:00:00	20918	MALE	NON TEACHING	ADMINISTRATION
105	Mrs. Seema Naik	03/10/1970 00:00:00	06/09/1995 00:00:00	51276	FEMALE	NON TEACHING	EXAMINATION
106	Mrs. Shubhangi Gharat	29/09/1972 00:00:00	02/11/2015 00:00:00	28708	FEMALE	NON TEACHING	EXAMINATION
107	Mr. Virbhadra Chaudhari	05/01/1973 00:00:00	07/03/2005 00:00:00	21534	MALE	NON TEACHING	EXAMINATION
108	Mr. Dhananjay Mhatre	03/07/1974 00:00:00	02/11/2015 00:00:00	20918	MALE	NON TEACHING	EXAMINATION
109	Mr. Dinesh Jadhav	28/06/1968 00:00:00	16/02/1999 00:00:00	104464	MALE	NON TEACHING	LIBRARY
110	Mr. Mohan Misal	06/10/1965 00:00:00	03/09/2001 00:00:00	49400	MALE	NON TEACHING	LIBRARY
111	Mrs. Uma Pasalkar	07/08/1971 00:00:00	01/01/2001 00:00:00	44696	FEMALE	NON TEACHING	EXAMINATION

112	Mr. Jitendra Mhatre	07/06/1975 00:00:00	01/10/1996 00:00:00	34470	MALE	NON TEACHING	LIBRARY
113	Mr. Salim Khan	05/02/1975 00:00:00	01/10/2007 00:00:00	20918	MALE	NON TEACHING	LIBRARY
114	Mr. Vishwanath Pawale	12/09/1972 00:00:00	01/09/1995 00:00:00	44332	MALE	NON TEACHING	ADMINISTRATION
115	Mr. Saurabha Thakur	11/06/1993 00:00:00	01/11/2022 00:00:00	21176	MALE	NON TEACHING	ADMINISTRATION
116	Mr. Rishabh Melwanki	20/12/1991	8/8/2017	47056	MALE	TEACHING	MECHANICAL
117	Mr. Arbaz Kazi	25/01/1991	06/07/20215	47920	MALE	TEACHING	MECHANICAL
118	Mrs. Sneha Mhatre	21/06/1992	7/7/2015	54148	FEMALE	TEACHING	COMPUTER
119	Ms. Beauty Ansari	13/05/1987	9/8/2010	45760	FEMALE	TEACHING	FACULTY / FE
120	Mrs. Ankita Mane	30/10/1992	6/7/2015	37552	FEMALE	TEACHING	FACULTY / FE
121	Ms. Dorill Almeida	9/10/1991	6/7/2015	38848	FEMALE	TEACHING	FACULTY / FE
122	MS. KAMINI MORE	16/02/1981	18/07/2016	35824	FEMALE	TEACHING	FACULTY / FE

VIDYAVARDHINI COLLEGE OF ENGG AND TECH - (From 1-Apr-2015)

State Name : Maharashtra, Code : 27

52

Payment Voucher

No. : 47

Dated : 21-Apr-2023

Particulars	Amount
Account : GRATUITY FUND	11,29,078.00

Through :

UNION BANK OF INDIA 1031

On Account of :

CH. NO.: 195541, PAID AS GRATUITY TO MRS. MUGDHA SALVI,

Amount (in words) :

Indian Rupees Eleven Lakh Twenty Nine Thousand Seventy Eight Only

₹ 11,29,078.00



Receiver's Signature:

(Handwritten signature in a red circle)

Asouf  
Authorised Signatory

Handwritten signature

## APPLICATION OF GRATUITY BY AN EMPLOYEE

To  
Principal/Secretary  
Vidyavardhini's College of Engineering and Technology  
Vasai Road

Sir/Gentlemen

I hereby apply for payment of gratuity to which I am entitled under sub-section (1) of section 4 of the Payment of Gratuity Act, 1972 on account of my superannuation/retirement/resignation after completion of not less than five years of continuous service/ total disablement due to accident/ total disablement due to disease with effect from the ..... Necessary particulars relating to my appointment in the establishment are given in the statement below:

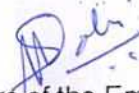
- Statement**
1. Name of employee in full. MUGDHA MILIND SALVI
  2. Permanent address. 2, Matachhaya CHS., Nanda Patkar Rd., Vile Parle (E) Mumbai-57
  3. Department/Branch/Section where employed. Instrumentation Engg.
  4. Post held Assistant Professor
  5. Date of appointment. 01-10-2005
  6. Date of Retirement/ termination 21-04-2023
  7. Total period of service. 18 years
  8. Amount of wages last claimed. Rs. 108726/-
  9. Amount of gratuity claimed. Rs. 11,29,078/- ✓ (K)

I was rendered totally disabled as a result of NA  
[Here give the detail of the nature of disease or accident]

The evidence/witnesses in support of my total disablement are as follows: (Here give Detail)

Payment may please be made in open or crossed bank Cheque or payorder

Yours faithfully,

  
Signature of the Employee

Place

Vasai Rd.

Date

21/04/2023

VIDYAVARDHINI COLLEGE OF ENGG AND TECH - (From 1-Apr-2015)

State Name : Maharashtra, Code : 27

Payment of Gratuity for Teaching

954

Payment Voucher

No. : 954

Dated : 31-Oct-2023

Particulars	Amount
Account : GRATUITY FUND	5,49,425.00
Through : UNION BANK OF INDIA 1031	
On Account of : CH. NO.: 210698, PAID AS GRATUITY TO MR. MOHAN UTTAM MISAL.	
Amount (in words) : Indian Rupees Five Lakh Forty Nine Thousand Four Hundred Twenty Five Only	
	₹ 5,49,425.00



Receiver's Signature:

Asol  
Authorised Signatory

Fullhan



## APPLICATION OF GRATUITY BY AN EMPLOYEE

To  
Principal/Secretary  
Vidya vardhini's Collage of Engineering and Technology  
Vasai Road

Sir/Gentlemen

I here by to apply for payment of gratuity to which I am entitled under sub-section (1) of section 4 of the Payment of Gratuity Act, 1972 on account of my superannuation/retirement/resignation after completion of not less than five years of continuous service/ total disablement due to accident/ total disablement due to disease with effect from the ..... Necessary particulars relating to my appointment in the establishment are given in the statement below:

- Statement
1. Name of employee in full. MOHAN UTTAM MISAL ✓
  2. Permanent address. B/305 VRUTUJA CHS CHALPETH ROAD AGASHI VIRAR(W) TAL VASAI DIST. PALGHAR
  3. Department/Branch/Section where employed. LIBRARY
  4. Post held \_\_\_\_\_
  5. Date of appointment. 01/10/2004
  6. Date of Retirement/ termination 31/10/2023
  7. Total period of service. 19 yrs
  8. Amount of wages last claimed. \_\_\_\_\_
  9. Amount of gratuity claimed. \_\_\_\_\_

I was rendered totally disabled as a result of \_\_\_\_\_

[Here give the detail of the nature of disease or accident]

The evidence/witnesses in support of my total disablement are as follows: (Here give Detail)

Payment may please be made in open or crossed bank Cheque or payorder

Yours faithfully,



Signature of the Employee

Place Vasai Rd.

Date 31/10/2023

31/10/2023.

# Calculation of Gratuity of

Payment of Gratuity for  
Non-Teaching

Mr. Mohan U. Misal, Asst. Librarian.

Date of Birth : 06/10/1965

Date of joining: 01/10/2004

Date of retirement: 31/10/2023

No. of year service 19 years.

Last Salary Rs. 50,123/-  
(GP + AGP + DA.).

Salary  $\times$  No. of years  $\times \frac{15}{26}$   
of service

Rs. 50,123  $\times$  19  $\times \frac{15}{26}$

Rs. 5,49,425/-

Abhay  
Abhay L. Jadhav





COMBINE CHALLAN OF A/C NO. 01, 02, 10, 21 & 22 (With  
EMPLOYEES' PROVIDENT FUND ORGANISATION

Employee Provident Fund

TRRN 3172305017528

ECR Id 89005838

LIN : 1822253428

Establishment Code & Name KDMAL0090777000 VIDYAVARDHINIS COLLEGE

Dues for the wage month of April 2023

Address : COLLEGE OF ENGINEERING AND, TECHNOLOGY, VASAI RD (W) KT MARG, VASAI, THANE, MAHARASHTRA

Total Subscribers :	EPF 150	EPS 147	EDLI 150
Total Wages :	26,47,927	22,05,000	22,50,000

SL.	PARTICULARS	A/C.01 (Rs.)	A/C.02 (Rs.)	A/C.10 (Rs.)	A/C.21 (Rs.)	A/C.22 (Rs.)	TOTAL
1	Administration Charges	0	13,240	0	0	0	13,240
2	Employer's Share Of	1,34,001	0	1,83,750	11,250	0	329,001
3	Employee's Share Of	5,39,661	0	0	0	0	539,661
Grand Total : Eight Lakh Eighty-One Thousand Nine Hundred Two Rupees Only							8,81,902

(This is a system generated challan on 13-MAY-2023 18:40, the particulars shown in this challan are populated from the Electronic Challan Cum Return (ECR) uploaded by the establishment for the specified month and year.

Note :- The following amounts are being remitted directly by Government of India on account of PMRPY / ABRY.

	PMRPY	ABRY
A) A/C no 1 (Employer share) ( Rs.) -	0	0
B) A/C no 10 (Pension fund) ( Rs.) -	0	0
C) A/C no 1 (Employee share) ( Rs.) -	0	0
D) Total (A + B + C) ( Rs.) -	0	0
E) Total remittance by Employer ( Rs.) -	8,81,902	
F) Total amount of uploaded ECR (D + E) (	8,81,902	



EPFO Payment	
e-Receipt	
TRRN NUMBER	3172305017528
COMBINED CIN	026160523308766
TOTAL AMOUNT	881902
TOTAL AMOUNT IN WORDS	Eight Lakh Eighty One Thousand Nine Hundred and Two Rupees and Zero paisa
TRANSACTION NUMBER	<del>8186</del> 15339
TRANSACTION DATE	16-05-2023 09:41:36
TRANSACTION STATUS	SUC



VCET  
Vasai Road.

Maternity Leave

Adm	Ex m	A/c	Lib.	ASH
Award No. 22034				
Dt. of Receipt 04/07/22				
Exec	Mech	Inst	Comp	IT

Date: 04/07/2022, Monday

To

The Principal

Vidyavardhinis College of Engineering and Technology,

Vasai (W)


Subject: Permission to join the duties

Respected Sir,

I, the undersigned, Mrs. Puja Chandrakant Kadam, Assistant Professor of Civil Engineering Department of our college would like to inform you that after my Leave without pay (LWP), I would like to resume my duty from today, 04/07/2022, Monday. I request you to please permit me to join the duties.

Thanking You,

Yours faithfully,

  
Mrs. Puja Chandrakant Kadam,  
Assistant Professor,  
Civil Engineering Department,  
VCET, Vasai (W)

Respected Sir,

Kindly allow to join her.

AS Radhe  
04/07/22

To  
Registrar  
Permitted.

  
4/7/22

Date: 17/05/2022, Tuesday

To  
 The Principal  
 Vidyavardhinis College of Engineering and Technology,  
 Vasai (W)  
 Subject: Permission for leave without pay

VCET Vasai Road.				
Adm	Exam	A/c	Lib.	ASH
Inward No. 22024				
Dt of Receipt 17/05/22				
Extc	Mech	Inst	Comp	IT

Respected Sir,

I, the undersigned, Mrs. Puja Chandrakant Kadam, Assistant Professor in Civil Engineering Department of our college would like to inform you that I have joined my duties from 17/05/2022, Tuesday, post maternity leave. But as per doctor's advised. I am supposed to take rest for few days so I request you to grant me leave without pay for around 30-40 days. During this period, I will be definitely available for college work from home. With your permission, I will thus resume my duties from the start of the new Semester.

Thanking You.

May be permitted as per  
 Institute policy.  
 During this period, she has  
 agreed to do departmental  
 work. She is required  
 to join latest in 1<sup>st</sup> week  
 of July '22.

AS Rode

Yours faithfully,

*Puja*  
 Mrs. Puja Chandrakant Kadam

Assistant Professor

Civil Engineering Department

VCET, Vasai (W)

to  
 Registrar  
 Pl. discuss

*[Signature]*  
 18/5/22

Date: 17/05/2022, Tuesday

To  
The Principal  
Vidyavardhinis College of Engineering and Technology,  
Vasai (W)  
Subject: Permission to join the duties

**VCET**  
Vasai Road.

Adm.	Execs.	A/c.	Lib.	ASH
Inward No. 22023				
Dt. of Receipt 17.05.22				
Extc.	Mech.	Inst.	Comp.	IT

Respected Sir,

I, the undersigned, Mrs. Puja Chandrakant Kadam, Assistant Professor of Civil Engineering Department of our college would like to inform you that after my Maternity Leave, I would like to resume my duty from today, **17/05/2022**, Tuesday. I request you to please permit me to join the duties.

Thanking You.

Yours faithfully,



Mrs. Puja Chandrakant Kadam

Assistant Professor,

Civil Engineering Department

VCET, Vasai (W)

May be permitted.

A. S. Redke

To  
Registrar

- Permitted. after  
submitting all  
relevant documents





Date: 15/11/2021, Monday

To  
 The Principal  
 Vidyavardhinis College of Engineering and Technology,  
 Vasai (W)  
 Subject: Permission to join the duties

<b>VCET</b> Vasai Road.				
Adm.	Exam.	A/c.	Lib.	ASH
Inward No. 21100				
Dt. of Receipt 15/11/21				
Extc.	Mech.	Inst.	Comp.	IT

Respected Sir,

I, the undersigned, Mrs. Puja Chandrakant Kadam, Assistant Professor of Civil Engineering Department of our college would like to inform you that after my leave without pay (LWP) due to pregnancy complications, I would like to resume the duty from today, 15/11/2021, Monday. I request you to please permit me to join the duties.

Thanking You.

Yours Faithfully,



Mrs. Puja Chandrakant Kadam

Assistant Professor

Civil Engineering Department

VCET, Vasai (W)

Joined duties  
 on 15/11/2021  
 before noon.  
 ASOP  
 HOD CIVIL

To Registrar  
 - permitted  
 - for records



Date: 15/11/2021, Monday

To  
The Principal  
Vidyavardhinis College of Engineering and Technology,  
Vasai (w).  
Subject: Application for Maternity Leave

<b>VCET</b> Vasai Road.				
Adm.	Exam.	A/c.	Lib.	ASH
Inward No. 21099				
Date of Receipt 15/11/21				
Extc	Mech	Inst	Comp	IT

Respected Sir,

I, the undersigned, Mrs. Puja Chandrakant Kadam, Assistant Professor of Civil Engineering Department of our College, is writing you this application as I want to apply for Maternity Leave. I am in my 8th month of pregnancy and my estimated date of delivery (EDD) is 06/01/2022 but I want to apply for the 6 months of maternity leave from 16/11/2021, Tuesday. The reason for applying for maternity leave a bit earlier than EDD is because of my medical condition of Placenta Previa which is under High Risk factor. The report of the same is attached with this mail. So I request you to please accept my application and grant me the required maternity leave.

Thanking You,

*To Principal Sir,  
For your consideration  
Asouf.*

Yours faithfully,



Mrs. Puja Chandrakant Kadam  
Assistant Professor,  
Civil Engineering Department

Vidyavardhinis College of Engineering and Technology

M-9049987618 / 7304841961

**Documents Attached:**

1. PAN Card
2. Aadhar Card
3. Marriage Certificate
4. Medical Report

P.S: My name is changed from Puja Chandrakant Kadam to Puja Rahul Ghadi, which is my post marriage name, so the medical report is according to the changed name. For the same reason I have even attached my new Aadhar card, PAN card and marriage certificate. Change of name in my salary account is in process, I will submit the hard copy of it to the college in few days.

*To Registrar  
Approved  
22/11/21*

आयकर विभाग  
INCOME TAX DEPARTMENT

भारत सरकार  
GOVT OF INDIA

स्थायी लेखा संख्या कार्ड  
Permanent Account Number Card  
CIWPK5647R

नाम / Name  
PUJA RAHUL GHADI

पिता का नाम / Father's Name  
CHANDRAKANT NANU KADAM

जन्म की तारीख /  
Date of Birth  
03/04/1991

हस्ताक्षर / Signature

08082021





भारत सरकार  
Government of India



आधार

भारत सरकार  
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण  
Unique Identification Authority of India

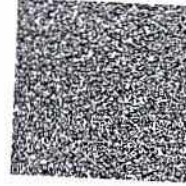
नोंदविण्याचा क्रमांक / Enrollment No. : 2937/07418/00593

To  
Puja Rahul Ghadi  
पूजा राहुल घडी  
E-301 Legend II,  
Off New Link Road,  
Kanderpada Dahisar West,  
VTC: Mumbai, PO: Dahisar,  
Sub District: Borivali, District: Mumbai Suburban,  
State: Maharashtra, PIN Code: 400068,  
Mobile: 9049987618

57575203



KF575752033FI



आपला आधार क्रमांक / Your Aadhaar No. :

**9676 9129 9500**

माझे आधार, माझी ओळख



भारत सरकार  
Government of India



आधार

Issue Date: 19/01/2016



पूजा राहुल घडी  
Puja Rahul Ghadi  
जन्म तारीख / DOB: 03/04/1991  
स्त्री / Female

**9676 9129 9500**

माझे आधार, माझी ओळख

नमूना ई / Form E

महाराष्ट्र शासन



GOVERNMENT OF MAHARASHTRA  
आरोग्य विभाग  
HEALTH DEPARTMENT  
बृहन्मुंबई महानगरपालिका



MUNICIPAL CORPORATION OF GREATER MUMBAI

विवाह नोंदणीचे प्रमाणपत्र

## CERTIFICATE OF REGISTRATION OF MARRIAGE

(कलम 6(1) (इ) आणि नियम 5)

(See Section 6(1) and Rule 5)

विवाह नोंदणी क्र.

Marriage Registration No. 50026728

विभाग

Ward

RN

पतीचे नाव

Name of Husband

राहणार

Residing at

Mr. RAHUL PRAKASH GHADI

LEGEND II, E-301, KANDER PADA, OFF NEW LINK ROAD, DAHISAR WEST, ., MUMBAI, 400068, Maharashtra, India.

पत्नीचे नाव

Name of Wife

राहणार

Residing at

Ms. PUJA CHANDRAKANT KADAM

VARUN APTS, D-2, NEAR TRIVEDI COMP., SARAVLI, PALGHAR, BOISAR, PALGHAR, 401501, Maharashtra, India.

विवाह दिनांक /

Solemnized on date

19.12.2016

येथे विधि संपन्न झाला

Place Of Marriage

THATHAI BHATIA HALL, HALL NO:1, JN.OF S.V. RD &amp; SHANKAR LANE, ., OPP KANDIVALI FLY OVER, KANDIVALI WEST, MUMBAI, 400067, Maharashtra, India.

रोजी माझ्याकडून नोंदणी करण्यात आली आहे.

Is registered by me on

29.12.2016

महाराष्ट्र विवाह मंडळाचे विनियमन आणि विवाह नोंदणी अधिनियम 1998

Of register of Marriages maintained under the Maharashtra regulation of Marriage Bureaus and Registration of Marriages Act 1998 .

ठिकाण /

Place : Mumbai

दिनांक /

Date : 07.01.2017



विवाह निबंधक /

Registrar Of Marriage, Mumbai



# MAMTA MATERNITY HOME LLP

M/s. Mamta Maternity Home LLP is Registered as Limited Liability Partnership with Limited Liability under the LLP Act, 2008 vide Registration No. AAA-3438\*

C-5/2, Jeevan Veer Society, Jeevan Bima Nagar, Borivli (W), Mumbai - 400 103.  
 ☎ 2893 39 12 / 2893 42 82 / 2894 10 11 • Resi. 2893 9953

Dr. (Mrs.) Neelima S. Bapat  
 M.D., D.G.O., D.N.B.  
 Gynaecologist & Obstetrician

Mon. to Sat. : Morn. 10.00 a.m. - 1.30 p.m.  
 Even. 06.30 p.m. - 8.30 p.m.  
 No Consultation on Sunday

Name : Mrs. Purni Ghadi

Date : 03/07/2021

Age : 31 yrs

M.S. 4 yrs

G.P.A.L. 2 3 m.A  
 C/O → Nil

**HIGH RISK FACTOR**  
 Placenta Previa  
 GDM

Aadhaar Card No.		R	BF
Wife :			
Husband :			
Blood Group	Wife : B + ve		
	Husband :		
Inj. Td	12/8/21	Inj. DTc: 13/10/21	FLU
Date	12/05/2021	12/8/21	13/10
Hb	10.1	11.1	11.6
FBS	83		85
PG BS	83	175	133
HbA1C			
VDRL	NEG.		
HIV	NR		
HCV	NEG.		
HBsAg	NR		
Urine @	unl		WNL
TSH	1.46		
Dual Marker	Low risk (Biochem) - I: 25D		
Triple/Quadruple			

M.H.: LMP 1/4/2021

EDD 06/01/2022

Pa MC Reg 4126-30

OH:-	Wks	Type	Sex & Age	Wt.	Complicat'

P.H.: → Nil

F.H.: → Nil

ICT		Toxo		Sr. Creatinine
βthalassaemia	NEG	.Rubella		Sr. Uric Acid
Free T3, T4		ACLA		P. T
Antithy. Ab		LA ANA		Vit D

O/E GC PaictPR (A)  
 BP 118/80 Wt. 53.1 Kg  
 Pallor ↑ SPO<sub>2</sub> - 99%  
 Oedema P - 113/min  
 Breast (A) T - 35.6°C  
 RS  
 CVS (A)

PA → UT JP  
 Pns (A) Reg  
 Relaxed  
 PV → ex tubular  
 os closed

Date	21/8/21	13/10/21		
FBS	79	85		
PLBS	105	133		
TSH				
HbA1C	4.7			
USG				
Date	28/06/2021	10/8/21	28/10/21	
Gest Wk	12.6	18.5	31.2	
Present <sup>n</sup>	STMC	changing	Cephalic	
Placenta	Globato	Ant I	Ant II	
Liquor	adeq	adequate	adequate	
AFI				
Cervix	4.0cm			
Wt/NT	1.06mm	282gm	1700gm	
EDD	04/01/2022	6/1/22	4/1/22	
Doppler		Placenta		
BPP		previa		

- Amniocentesis → APO → TG-MCBM DNA / GPCRXT  
 PGBS (OS) CBC → TG-Mariad 1-7

Received from P.O.  
on: 04/09/2015

ekta rajpal <rajpal.ekta@gmail.com>



# Request for special medical leave

1 message

ekta rajpal <rajpal.ekta@gmail.com>

Thu, Sep 3, 2015 at 1:46 PM

To: principal@vcet.edu.in

Cc: Vishal Save <vksave@gmail.com>, Vikas Gupta <shrivikasgupta@gmail.com>

Respected Sir,

As per our tele conversation Here is the Copy of DIRECTION NO. 02/2012 number 22.4.2

I was diagnose with Papillary Thyroid Cancer and lymph node TB in July 2015. I have under gone surgery in Month of July and advised to take rest for few months and then need to undergo further treatment. I have already submitted doctor certificate to college.

I would like to request you to consider me a special leave for this medical reason. Will join the duties as soon as i get the fitness certificate from the doctor.

Appreciate your help in advance

warm regards,

Ekta Naik,

Asst. Prof

VCET

*To  
Reshmi PL date keep  
it in separate file  
AM*

direction no 02.2012 terms and conditions of service.pdf  
497K

**VCET**  
Vassi Road

				H
129				
03/09/2015				

*R to  
ch's class.*

*04/09/15*

**DIRECTION NO. 02/2012 :- PROCEDURE FOR APPOINTMENT OF PRINCIPALS / DEANS / DIRECTORS & TEACHERS OF AFFILIATED PRIVATE AIDED AND UNAIDED COLLEGES / RECOGNISED INSTITUTES & CRITERIA GOVERNING TERMS AND CONDITIONS OF THEIR SERVICE.**

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**WHEREAS** Maharashtra University of Health Sciences Act, 1998 has been passed by the State Legislature to establish the Maharashtra University of Health Sciences for the purposes of ensuring proper and systematic instruction, teaching, training and research in modern Medicine and Indian system of Medicine and to have a balanced growth in the Health Sciences so also an uniformity in various courses in health sciences in the State,

**AND**

**WHEREAS** as per section 27 (u) of Maharashtra University of Health Sciences Act, 1998 the Management Council of the University may prescribe by statutes the procedure of appointment of teachers, officers and other employees in all institutes and colleges affiliated to the University and terms and conditions of their service and as per section 61(3) of Maharashtra University of Health Sciences Act, 1998 the University may prescribe the selection committee and mode of appointment for Principals, teachers & other employees of affiliated Colleges / Recognised Institutes,

**AND**

**WHEREAS** prescribing qualifications, procedure of recruitment, workload, code of conduct, terms of office, duties and conditions of services including periodic assessment of teachers, the affiliated Aided and Unaided Colleges / Recognised Institutes (except those Colleges or institutions maintained by the State or Central Government or a local authority) is a subject matter of statute as per the provisions of section 48(8) of the Maharashtra University of Health Sciences Act, 1998,

**AND**

**WHEREAS** there is no statute prescribing, qualifications, procedure of recruitment, workload, code of conduct, terms of office, duties and conditions of services including periodic assessment of Principal/Dean/Director/Teachers of affiliated private aided and unaided Colleges/Recognised Institutes in existence in this University,

**AND**

**WHEREAS** making of Statute is time taking process.

Now, therefore, I Prof. Dr. Arun V. Jamkar, Vice- Chancellor of Maharashtra University of Health Sciences in exercise of powers conferred upon me under sub-section 8 of section 16 of Maharashtra University of Health Sciences Act, 1998 issues the following direction -

- 1) This Direction shall be called "Procedure for appointment of Principals / Deans / Directors & Teachers of affiliated private aided and unaided Colleges / Recognised Institutes & criteria governing terms and conditions of their service."



he shall earn leave at the rate of one-third of the days spent. Provided further that such work does not yield extra remuneration to him. The teacher shall remain present on the first and the last day of each term unless otherwise permitted by the Vice-Chancellor / Principal / Dean / Director of the College / Recognised Institute.

**22.4) Medical Leave:**

**22.4.1** The teacher shall be entitled to a leave on medical ground for 20 days on half pay or 10 days on full pay on commutation basis for each year of completed service. This leave shall be sanctioned on the production of medical certificate from any R.M.P if the period is less than 21 days. For more than 21 days period, the certificate from the Civil Surgeon/Medical Board appointed by the College / Recognised Institute should be produced. The teacher shall also produce medical fitness certificate at the time of joining on duty, after medical leave.

**22.4.2** Teacher suffering from diseases like Tuberculosis / Cancer/ Paralysis/ Leprosy etc. shall be entitled to special medical leave to the extent of one year in his entire career on full pay, in case he has exhausted all his earned leave and medical leave admissible. The teacher shall produce a medical certificate from the Medical Board appointed by the College/Recognised Institute or from any specialized medical institute / hospital / clinic/sanatorium/civil surgeon for the purpose of availing special medical leave, and before resumption of duty from such leave that he is medically fit. Special leave for T. B. etc. may be granted two times on ordinary course, and for third time after the teacher is examined by the Medical Board.

**22.5) Maternity Leave:**

**22.5.1** A female employee shall be eligible for maternity leave after completing probation period.

**22.5.2** Maternity leave shall be granted up to two living children. Entitlement shall be based on the number of living children and not on the number of deliveries. A female employee giving birth to twins in the first delivery shall not be entitled for the maternity leave for a second delivery. However, female employee with one living child from the first delivery is eligible for the maternity leave, even if, she gives birth to twins in the second delivery.

**22.5.3** The maximum period of entitlement for maternity leave shall be 180 days, or as prescribed by the State Government from time to time and as adopted by the competent authority of the concerned affiliated College / Recognised

Received from P.O.  
on: 13 / 04 / 16

Special Medical Leave

# VCET

Vasai Road

April 11, 2016

To,  
The Principal,  
VCET,  
Vasai Road(w)

Adm.	Exam.	A/c.	Lib.	ASH
Inward No. 64				
Dt. of Receipt.....12/04/2016				
Extc.	Mech	In.st	Comp	IT

**Subject:** Request for exemption from supervision duties.

Respected Sir,

I, undersigned Ekta Naik, underwent surgery of Papillary Thyroid Ca. and Lymph node Tuberculosis as a post medication course which will continue for 2 years, I am undergoing radio iodine therapy every 6 months because of this I could not stand continuously for long duration and requires frequent rest. Hence, I will not be able to do invigilation duties. I request you to kindly exempt me from the invigilation duties.

In case if exemption is not possible due to unavailability of Jr. Supervisors following staff members have agreed to perform the duties.

- 1) Prof. Amrita Ruperee *ARuperee*
- 2) Prof. Sunayana Jadhav *Jadhav*
- 3) Prof. Ashish Vanmali *AV*

Thanking you,

Yours faithfully

*Ekta Naik*

Ekta Naik,

Asst. Prof

EXTC Dept, VCET

*Jemundel*  
*[Signature]*  
*12/04/16*  
*(HOD) EXTC*

*Forwarded to Exam section  
for the needful.*

*[Signature]*  
*13/04/16*

*B*  
*18/4/16*

# OM SAI CLINIC

Dr. Anjali Borlepwar

M.B.B.S.

Reg. No. 80111

Time : 9.30 a.m. To 1.00 p.m.

6.00 p.m. To 9.30 p.m.



Flat No. 002 Bldg. No. 40

Sector - 1, Shanti Nagar,

Mira Road (E), Thane - 401 107.

Mobile : 9819665753

Clinic: 28115117

Name :

Date : 7/4/16

To whom it may concern

This is to certify that

Mrs. Ekta Naik - my patient  
operated for ca papillary thyroid.  
6 mth back. b'cos of which she  
she is having severe hypothyroidism  
& generalised weakness for which  
she is under my treatment hence  
she is unable to stand for  
long hours.

Dr. Anjali Borlepwar

M.B.B.S.

Reg. No. 80111

Family Physician

*Borlepwar*

Please Bring This Paper In Next Visit.

Note : To Chemist - Do Not Replace The Medicine

VIDYAVARDHINI COLLEGE OF ENGG AND TECH - (From 1-Apr-2015)

State Name : Maharashtra, Code : 27

Funding for Staff get-together

1335

Payment Voucher

No. : 1282

Dated : 13-Feb-2023

Particulars	Amount
<b>Account :</b> STAFF AND PARENTS MEETING EXPENCES	<b>76,020.00</b>
<b>Through :</b> UNION BANK OF INDIA 1031	
<b>On Account of :</b> CH. NO. : 195179, PAID TO M/S. SHREE SHAKTI CATERERS AGAINST INVOICE NO. SS/FEB/177/23, DTD. 09/02/2023 FOR REFRESHMENT & LUNCH FOR SATFF @ ZEAL' 2023.	
<b>Amount (in words) :</b> Indian Rupees Seventy Six Thousand Twenty Only	
	<b>₹ 76,020.00</b>

Receiver's Signature:

Authorised Signatory

**Shree Shakti Caterers**

Funding for Staff get-together

B Wing, G/5, Parshva Shraddha Co-Op. Housing Society Ltd., Krishna Township, Ambadi Road, Vasai Road (W), Dist. Palghar - 401 202.

M/s. UIDYAVARDHINI'S COLLEGE OF ENGINEERING  
AND TECHNOLOGY (Uargi west)Invoice No. : SS/FEB/177/23Invoice Date : 09/02/2023Party's GSTIN No. 27ADATN2687C12D

Box	DESCRIPTION	HSN/SAC	Quantity	Rate Per	AMOUNT Rs.	Ps.
	Tea/coffee, upma & poha Lunch served per 9/02/2023 ---					
①	Total 175 Breakfast and lunch →	996334	175	400	70000	00
②	12 box Mini water Bottled	996334	12	200	2400	00
	Refreshment of staff @ zeal-23.					

GSTIN No.: 27ALEPP4772F1ZW

Remarks:

Kindly issue the Cheque in favour of Shree Shakti Caterers

Bank : VIJAYA BANK

Branch : Fort, Mumbai

A/c No. : 500700301000047

IFSC No. : VIJB0005007

PAN No. : ALEPP4772F

E. & O. E.	Total	
	72400	00
	Add. CGST @ 2.5%	1810 00
	Add. SGST @ 2.5%	1810 00
	Round Off.	000 00
	Total Amt. After Tax	76020 00

**For Shree Shakti Caterers**

(Authorised Signature)

**VIDYAVARDHINI'S COLLEGE OF ENGINEERING & TECHNOLOGY**

Founder President Late Padmashri H. G. Vartak

(Approved by AICTE and Affiliated to the University of Mumbai)

Four Branches Permanently Affiliated by University of Mumbai

K. T. Marg, Vasai Road (W), Dist. Palghar - 401202, Maharashtra.

Tel.: 0250 - 2338234 (6 Lines) • Fax : 0250 - 2339486 • Email : vcet\_inbox@vcet.edu.in • Website : www.vcet.edu.in

Ref. No.VV/Engg/2017/168 -A

Date: 09/06/2017.

Mrs. Poonam Surange  
EC-86, B-002, Krishna Sagar Co.Hsg. Society,  
Evershine City,  
Vasai (East), Dist-Thane,  
Pin - 401 208.  
M-9320230628.

Dear Mrs. Surange,

Vidyavardhini's College of Engineering and Technology would like to retain your services as a "Consulting Psychologist Counsellor" to provide counseling to our students from time to time with effect from June 1, 2017.


As a "Consulting Psychologist Counsellor" you will visit our Engineering Campus on every Thursday and Friday between 10.00 AM to 2.00 PM starting June 1, 2017 and attend to the students. As has been explained to you, we view your counseling services as a psychological first aid for our students. For students requiring extensive help, your job will be to intimate the college of such a need for onward communication to the parents of the student.


You will be paid an Honorarium of ₹ 13,334/- per month, lump sum.

We look forward to your association as Consulting Psychologist Counsellor and to your help to our students in distress.

As discussed, you will reschedule the Thursday and Friday visit, should an exigency require you to be absent.

Thanking you,

  
Secretary  
VIDYAVARDHINI

  
PRINCIPAL,  
V.C.E.T., VASAI RD.

**Dr. Devendra K. Patil**  
DNB. (Urology), MS (Gen. Surg.)  
Laparoscopic & Reconstructive Urologist

**Dr. Nasreen Samnakey**  
M.Ch. (Urology)  
Endourologist and Female Urologist

**Dr. Soumyan Dey**  
M. Ch. (Urology)  
Uro - Oncosurgeon

To,  
The Principal  
VCET, Vasai Rd.

20<sup>th</sup>, May 2017

Dear Sir

My self Dr. Devendra K. Patil, practicing at Ishaan Urology & Kidney care hospital near Dosti Diamonds building, Behind Stella Petrol Pump, Barhampur Vasai West, Dist. Palghar Pin :- 401202.

I am happy to inform you that I will make my service available for the students of your college when it is required. In my hospital one bed is reserved for VCET Staff/Students in care of emergency.

Thanks,



**DR. DEVENDRA K. PATIL**  
M.S. (Gen. Surg.), D.N.B. (Urology)  
Reg. No. 2000/03/1624  
UROLOGIST

VIDYAVARDHINI COLLEGE OF ENGG AND TECH - (From 1-Apr-2015)

State Name : Maharashtra, Code : 27

Uniform for class IV employee

200

Payment Voucher

No. : 189

Dated : 1-Jun-2023

Particulars	Amount
Account : STAFF DRESS	41,625.00
Through : UNION BANK OF INDIA 1031	
On Account of : CH. NO. : 195711, PAID TO M/S. GATTOO HOUSE TAILORS & FASHION DISIGNERS AGAINST INVOICE NO. 67, DTD. 19/05/2023 FOR STITCHING UNIFORM WITH GWALIOR MATTY & VALJI PIANO MATERIAL. ( W.O. NO. 45, DTD. 16/03/2023)	
Amount (in words) : Indian Rupees Forty One Thousand Six Hundred Twenty Five Only	
	₹ 41,625.00

K

Receiver's Signature:

Authorised Signatory

hadhan



Uniform for class IV  
employee

Tax Invoice

Original for Recipient

Duplicate for Transporter

Triplicate for Supplier

<b>GATTOO HOUSE TAILORS &amp; FASHION DESIGNERS</b>  Shop No.10;11;12 Mohan Prasad C.H.S.Ltd Opp Millagri Cross , Maulana Azad Road Ramed Vasai (W) Pin - 401201 Phone no.: 9323459918 Email: gattoohouse@gmail.com				Invoice No. <b>67</b>	Date <b>19-05-2023</b>	
<b>Bill To</b> <b>VIDYAVARDHINI'S COLLEGE OF ENGINEERING AND TECHNOLOGY</b> K.T.Marg , Vasai Road (W) , Palghar -401202, Maharashtra Contact No.: 02502338234						
#	Item name	HSN/ SAC	Quantity	Unit	Price/ unit	Amount
1	Peon shirt & pant with material & stitching charges & woven label (Gwalior Matty Suiting & Valji Piano Shirting)		50	Prs	₹ 900.00	₹ 45,000.00
<b>Total</b>			<b>50</b>			<b>₹ 45,000.00</b>
Invoice Amount In Words <b>Forty Five Thousand Rupees only</b>				<b>Amounts:</b> Sub Total ₹ 45,000.00 <b>Total ₹ 45,000.00</b> Received ₹ 0.00 Balance ₹ 45,000.00		
<b>Terms and conditions:</b> All payments should be made by payee's A/c, Cheque/Draft/NEFT/IMPS/RTGS Only in favour of Gattoo House Tailors And Fashion Designers - BASSIEN CATHOLIC CO OP BANK IFSC CODE : BACB00000005 CD A/c No.005110100000406				<b>Company's Bank details:</b> Bank Name: Bassien Catholic Co. Op. Bank Ltd. Bank Account No.: 005110100000406 Bank IFSC code: BACB00000005 Account Holder's Name: Pritam Arvind Mhatre		
 LIPID SCAN TO PAY				For, GATTOO HOUSE TAILORS & FASHION DESIGNERS   Authorized Signatory		

41,625/-

Acknowledgment  
GATTOO HOUSE TAILORS & FASHION DESIGNERS

VIDYAVARDHINI'S COLLEGE OF ENGINEERING AND TECHNOLOGY  
K.T.Marg , Vasai Road (W) , Palghar -401202, Maharashtra

Invoice No. : 67  
Invoice Date : 19-05-2023  
Invoice Amount : 45000.0

Receiver's Seal & Sign

*Fabric material  
5.00 as per sample approved  
7.5% Less to be paid  
on bill amount  
01/06/2023*

Amount - ₹ 41,625/-  
 Paid by Cheque No. 195711  
 Dt. 01/06/2023

# GATTOO HOUSE

## TAILORS & FASHION DESIGNERS

Specialist in : Uniforms

Tel. : (0250) 2309918 / 2309285 ♦ Mob. : 9323459918 / 9422485400

10-11-12 Mohan Prasad, Millagri Cross, Ramed, Tal. & Post - Vasai, Dist - Thane 401 201.

Date : 19/05/23

Date : \_\_\_\_\_

### DELIVERY CHALLAN

To,  
VIDYAVARDHINI'S COLLEGE OF ENGINEERING & TECHNOLOGIES  
VASAI RD. VASAI (W), Pin -401202

S. No.	Name(Employee Code/Phone no.) Delivery dt.	Pant	Shirt
P-1	PRASAD THAKUR	2	2
P-2	VIJAY KAMBDI	2	2
P-3	DHANANJAY MHATRE	2	2
P-4	VINOD SHIRKE	2	2
P-5	AJIT NAIK	2	2
P-6	SHASHIKUMAR PATIL	2	2
P-7	SACHIN KUDU	2	2
P-8	PRAKASH BOBHATE	2	2
P-9	GANESH GHARAT	2	2
P-10	GANESH RAUT	2	2
P-11	GURUDATTA JADHAV	2	2
P-12	HARSHAD PATIL	2	2
P-13	DHANESH PATIL	2	2
P-14	VIRBHADRA CHOUDHARI	2	2
P-15	PRAJWAL VARTAK	2	2
P-16	PRASAD RAUT	2	2
P-17	SALIM KHAN	2	2
P-18	KALPAK PATIL	2	2
P-19	JITENDRA MHATRE	2	2
P-20	NILESH PATIL	2	2
P-21	SUDHIR PATIL	2	2
P-22	ASHOK VARTAK	2	2
H-1	RAKESH RAUT	2	2
S-1	SAMIR AMBAT	2	2
S-2	RAGHUNATH MOHITE	2	2
	<b>TOTAL</b>	<b>50</b>	<b>50</b>

NOTE: Attatch Bill/Invoice No. (A) Amount <sup>45000</sup> rs. /-with this delivery challan

Thanking you

Your sincerely  
GATTOO HOUSE TAILORS AND FASHION DESIGNERS

GATTOO HOUSE  
Tailors & Fashion Designers



# VIDYAVARDHINI'S COLLEGE OF ENGINEERING & TECHNOLOGY

Founder President Late Padmashri H. G. Vartak

(Approved by AICTE and Affiliated to the University of Mumbai)  
Four Branches Permanently Affiliated by University of Mumbai

K. T. Marg, Vasai Road (W), Dist. Palghar - 401 202, Maharashtra.  
Tel.: 0250-2338234 (6 Line) • Email : vcet\_inbox@vcet.edu.in • Website : www.vcet.edu.in

**Work order No.45**

Date:-16/03/2023

PLEASE SUBMIT A PHOTO COPY OF YOUR PAN CARD.

To,  
M/s. Gattoo House  
Tailors and Fashion Designers,  
Ramed Vasai.(W)  
Phone- 9323459918 / 9422485400.

Sub:- Acceptance of Quotation for Uniform  
Stitching with S. kumar suiting cloths material.

This is to inform you that your quotation date 04/02/2023 for stitching Uniform with Gwalior Matty suiting & Valji Piano suiting cloths material has been accepted for an Rs. 900/- Per dress, full pants & Half shirts Firm Name Woven Label. (Rs. Nine Hundred Only.) The details are as follows.

Description	Total Price (Rs.)
01 <u>The stitching charges.</u> <u>With Gwalior Matty &amp; Valji Piano material only.</u> (Full Pant and Half shirts with Firm name Woven Label )	@ Rs. 900/- (per dress)
<b>Total Rs.</b>	<b>900/-</b>
(Rs. Nine Hundred Only.)	

PRINCIPAL

## Terms and conditions

- 1) Any Taxes and duties inclusive
- 2) Cloth as per sample only.
- 3) Payment 100% after satisfactory work done.
- 4) work to be carried out as per discussed and under instructions.
- 5) Delivery within 1 week.