

NAAC Criterion 8: Part B - Medical

8.1 Medical Indicator

8.1.11: Steps/procedures adopted by the College to expose students to contemporary medico-legal practices and third-party payers/insurance mechanisms, indemnity insurance protection etc. relevant to the clinician/provider as well as the patient/recipient





PES Institute of Medical Sciences & Research

Kuppam- 517 425, Chittoor Dist., Andhra Pradesh

Tel: 08570 - 277999, 277799, 277666

Email: principal@pesimsr.pes.edu Web: www.pesimsr.pes.edu

List of clinical faculty covered by medical indemnity insurance policy by the Institution



List of the Faculty

Sl.No.	Name of the Full time teacher	Designation	Department
1	Dr. Udaya Bhaskar	Professor	Anaesthesiology
2	Dr. Hassaan Muhammed	Associate Professor	Anaesthesiology
3	Dr. K Mohan	Professor & H.O.D.	Anaesthesiology
4	Dr Zainab N Attar	Assistant Professor	Anaesthesiology
5	Dr. Balasubramanyam. V	Professor	Anaesthesiology
6	Dr. S.Shanbhag Valli	Professor	Anaesthesiology
7	Dr. Vamshi Krishna Gatla	Assistant Professor	Anesthesiology
8	Dr. P Basheer	Assistant Professor	Anesthesiology
9	Dr. D Manesh Naik	Senior Resident	Anesthesiology
10	Dr. M Aswin	Senior Resident	Anesthesiology
11	Dr. P Kavitha Sree	Senior Resident	Anesthesiology
12	Dr. B Srikanth Reddy	Senior Resident	Anesthesiology
13	Dr. Jyothi G Kurtakoti	Assistant Professor	Anesthesiology
14	Dr. Arun K C	Assistant Professor	Anesthesiology
15	Dr. Sravanthi .K.L.L	Assistant Professor	Anesthesiology
16	Dr. Siva Prasad A	Senior Resident	Anaesthesiology
17	Dr. G Udaya Rani	Senior Resident	Anaesthesiology
18	Dr. H.R.Krishna Rao	Dean & Principal	Anatomy
19	Dr. K Sujatha	Professor	Anatomy
20	Dr. R. Sasikumar	Assistant Professor	Anatomy
21	Dr. Shashi Bhushan G	Associate Professor	Anatomy
22	Dr. Manivannan.K.	Associate Professor	Anatomy
23	Dr. V Haripriya	Tutor	Anatomy
24	Dr. R Vinoth	Tutor	Anatomy
25	Ms. R K Pavithra	Tutor	Anatomy
26	Dr. G V H K Dileep	Tutor	Anatomy
27	Dr.Zayed Ahmed	Tutor	Anatomy
28	Dr. Mohammad Junaid Siddiqui	Tutor	Anatomy
29	Dr. A R Thilagarasan	Tutor	Anatomy
30	Dr. D Selva Kumar	Assistant Professor	Biochemistry
31	Dr.Dilip	Tutor	Biochemistry
32	Dr. Vineetha K R	Assistant Professor	Biochemistry
33	Dr. Edavan Pulikkanath Praveen	Associate Professor	Biochemistry
34	Mr. Nagaraj	Tutor	Biochemistry
35	Dr. Subiman Saha	Professor & H.O.D.	Biochemistry
36	Dr. Thakkella Pavani	Tutor	Biochemistry
37	Dr. Kare Snehalatha	Tutor	Biochemistry
38	Dr. C Yogesh	Tutor	Biochemistry
39	Dr. Somasekhar Pushpa Priya	Tutor	Biochemistry
40	Dr. Chitra Nagaraj	Professor & H.O.D.	Community Medicine
41	Dr. Praveen Kumar B A	Professor	Community Medicine
42	Dr. Janakiraman P	Assistant Professor/ Statistician	Community Medicine
43	Dr. Anil R	Associate Professor	Community Medicine
44	Dr. Antao Faye Rose	Assistant Professor	Community Medicine
45	Dr. Anjugam S	Assistant Professor	Community Medicine
46	Dr. R N Vaishali	Assistant Professor	Community Medicine
47	Dr. Pala Jeevanapriya	Senior Resident	Community Medicine
48	Dr. Ooviya Jayaseelan	Senior Resident	Community Medicine
49	Dr. S SRIKANTH	Tutor	Community Medicine
50	Dr. VIGNESH JAMBULINGAM	Tutor	Community Medicine
51	Dr. S Srikanth	Tutor	Community Medicine
52	Dr. SINGIRI MAHESH	Tutor	Community Medicine
53	Dr. VIGNESH JAMBULINGAM	Tutor	Community Medicine
54	Dr. SINGIRI MAHESH	Tutor	Community Medicine
55	Dr. Gopidesi Venkata Sai Madhulatha	Tutor	Community Medicine
56	Dr. O.Madhavi Venkatesh	Professor	Dentistry
57	Dr. Annaji Sreedhara	Professor & H.O.D.	Dentistry
58	Dr. D Sumanth saketh	Assistant Professor	Dentistry
59	Dr. Lavanya M	Senior Resident	Dentistry
60	Dr.Ugandhar.D	Senior Resident	Dentistry

61	G Dinesh Reddy	Associate Professor	DVL
62	Dr. Sallauddin	Professor	DVL
63	Dr. Siva Kumar	Professor & H.O.D.	DVL
64	DR. INTI PREM CHAND	Junior Resident	Orthopaedics
65	Dr. G KISHORE KUMAR	Junior Resident	DVL
66	Dr. G Bhanu Prakash	Junior Resident	DVL
67	Dr. Ramesh M	Professor	Emergency Medicine
68	Dr. A. L. Chandrashekar	Professor & H.O.D.	Emergency Medicine
69	Dr. Sai Pradeep	Professor	Emergency Medicine
70	Dr. Irshad Ahmed	Assistant Professor	Emergency Medicine
71	Dr. P Rojalakshmi	Senior Resident	Emergency Medicine
72	Dr. Botchu Srikar Yadav	Junior Resident	Emergency Medicine
73	Dr. Soma Sai Gopi Chandu	Junior Resident	Emergency Medicine
74	Dr. Ashok Murthy.V	Professor	ENT
75	Dr. G N Byra Reddy	Professor & H.O.D.	ENT
76	Dr Mohammed Saifulla	Assistant Professor	ENT
77	Dr. Prathyusha Koneru	Assistant Professor	ENT
78	Dr. Prasheetha B	Senior Resident	ENT
79	Dr. P Sushmitha	Senior Resident	ENT
80	Dr. Clinton Roy	Junior Resident	ENT
81	Dr. Senthil Raja S	Junior Resident	ENT
82	Dr. Viswanadhapalli Venkata Pasi	Junior Resident	ENT
83	Dr. CLINTON ROY	Junior Resident	ENT
84	Dr. Pawar Gurudatta Sadasiv	Professor & H.O.D.	Forensic Medicine
85	Dr. Vinil Raj K J	Assistant Professor	Forensic Medicine
86	Dr. P V Sai Himanth	Tutor	Forensic Medicine
87	Dr. V Rahul	Tutor	Forensic Medicine
88	Dr. P Ratnakaram Nikhila	Tutor	Forensic Medicine
89	Dr. Cinde Prudhvi Raj	Tutor	Forensic Medicine
90	Dr. R. Monisha	Tutor	Forensic Medicine
91	Dr. Uma M.A	Professor & H.O.D.	General Medicine
92	Dr. Harish Kumar S	Professor	General Medicine
93	Dr. Dhananjaya PE	Professor	General Medicine
94	Dr. Kalluru Harsha Vardhan Reddy	Associate Professor	General Medicine
95	Dr.Y.J.Visweswara Reddy	Emeritus Professor	General Medicine
96	Dr. Sudha V	Assistant Professor	General Medicine
97	Dr. Veerapuram Manoj Reddy	Assistant Professor	General Medicine
98	Dr. Avula Sasidhar Reddy	Assistant Professor	General Medicine
99	Dr. Ramisetty Divyaachyuth Krishna	Assistant Professor	General Medicine
100	Dr. Ajay Ram	Assistant Professor	General Medicine
101	Dr. K L Jagadish	Assistant Professor	General Medicine
102	Dr. B S Mythreini	Assistant Professor	General Medicine
103	Dr. G Kalyan Kumar	Senior Resident	General Medicine
104	Dr. M Manzoor Sharieff	Senior Resident	General Medicine
105	Dr. Arun Pandiyan M	Senior Resident	General Medicine
106	Dr. K Guru Ravi Tej	Senior Resident	General Medicine
107	Dr. Anand A V	Assistant Professor	General Medicine
108	Dr. Kavya Kommineni	Assistant Professor	General Medicine
109	Dr. Karthick L	Senior Resident	General Medicine
110	Dr. S Hardik Jain	Senior Resident	General Medicine
111	Dr. Raghu J	Professor	General Medicine
112	Dr. B R Prabhakar	Professor	General Medicine
113	Dr. Ravi Kumar V	Associate Professor	General Medicine
114	DR. Abiramy SP	Assistant Professor	General Medicine
115	Dr. suresh muni rathnam	Assistant Professor	General Medicine
116	Dr. Sanjay Reddy	Assistant Professor	General Medicine
117	Dr. V Sai Nikhileshwar	Junior Resident	General Medicine
118	Dr. Kandula Venkata Sai Raghavendra	Junior Resident	General Medicine
119	Dr. Martha Krishna Sahi Reddy	Junior Resident	General Medicine
120	Dr. Maramreddy Vijay Kumar Reddy	Junior Resident	General Medicine
121	Dr. J.T.V.KRISHNA PAVAN KUMAR	Junior Resident	General Medicine
122	Dr. Annappareddy Bhuvan Chandra	Junior Resident	General Medicine

123	Dr. Kalagadda Sunny Sanjay	Junior Resident	General Medicine
124	Dr. Chuppala Bharath	Junior Resident	General Medicine
125	Dr. PINJARI SHAIK SHAVALI	Junior Resident	General Medicine
126	Dr. K S Balasubramanya	Professor	General Surgery
127	Dr. Abhiram Amudala	Assistant Professor	General Surgery
128	Dr. Arunabha Sinha	Professor	General Surgery
129	Dr. Channanna. C	Professor & H.O.D.	General Surgery
130	Dr. UdayShankara	Professor	General Surgery
131	Dr. Pruthviraj S	Assistant Professor	General Surgery
132	Dr. Nimra Noorien	Assistant Professor	General Surgery
133	Dr. Ugesh P	Senior Resident	General Surgery
134	Dr. A Bhaskar	Senior Resident	General Surgery
135	Dr. S Rajkumar	Senior Resident	General Surgery
136	Dr. D Reddy Manjunatha	Assistant Professor	General Surgery
137	Dr. Harish K L	Assistant Professor	General Surgery
138	Dr. S Kumar Teja	Senior Resident	General Surgery
139	Dr. Sujay B R	Professor	General Surgery
140	Dr. K Venkateswarlu	Assistant Professor	General Surgery
141	Dr. N R Reddy Hemanth	Junior Resident	General Surgery
142	Dr. PUDOTA MITHUN CHAKRAVERTHY	Junior Resident	General Surgery
143	Dr. ARJUNKARTHIK M V	Junior Resident	General Surgery
144	Dr. GOUTHAM	Junior Resident	General Surgery
145	Dr. CHINTA DHEERAJ REDDY	Junior Resident	General Surgery
146	Dr. G Sreemeenu	Junior Resident	General Surgery
147	Dr. V B GOWTHAM SRINIVAS	Junior Resident	General Surgery
148	Mr.Nagaraj C	Emeritus Professor	Microbiology
149	Mr. T N Ravi	Assistant Professor	Microbiology
150	Dr. C. Pavan Kumar	Assistant Professor	Microbiology
151	Dr. V Satya Anusha	Tutor	Microbiology
152	Dr. T Akhil Raj	Tutor	Microbiology
153	Dr. Hariprasath P	Assistant Professor	Microbiology
154	Dr. B Sumangala	Professor & H.O.D.	Microbiology
155	Dr. Y Syam Prasad	Tutor	Microbiology
156	Dr. Gayathri Devi D R	Professor	Microbiology
157	Dr. T Vinotha	Senior Resident	Microbiology
158	Dr. Hemanth M P	Tutor	Microbiology
159	Dr. Saranya Masilamani	Assistant Professor	Neurology
160	Dr. Pradeep S.	Professor & H.O.D.	OBG
161	Dr. Sumalatha Ryali	Professor	OBG
162	Dr. Kesav Gangadharan	Professor	OBG
163	Dr. Akshay Patil	Associate Professor	OBG
164	Dr. SHAIK NASEEM	Assistant Professor	OBG
165	Dr. VISHALI	Assistant Professor	OBG
166	Dr. Harish babu	Associate Professor	OBG
167	Dr. Preethi N	Assistant Professor	OBG
168	Dr. Neelgud Shivaji Mallappa	Professor	OBG
169	Dr. Maddisetty Jahnvi	Senior Resident	OBG
170	Dr. Ramya Bhargavi B P L	Assistant Professor	OBG
171	Dr. A Kaveri	Senior Resident	OBG
172	Dr. Shaik Khathijathula Khubra	Senior Resident	OBG
173	Dr. Monika Bhaskar K	Assistant Professor	OBG
174	Dr. Sumathi Pulivarthi	Assistant Professor	OBG
175	Dr. S. Mounika	Assistant Professor	OBG
176	Dr. N Anuthejaswi	Senior Resident	OBG
177	Dr. Jaya Kumari Sinha	Junior Resident	OBG
178	Dr. Sarmas Arshiya Parveen	Junior Resident	OBG
179	Dr. Bavigadda Chandrika	Junior Resident	OBG
180	Dr. Narreddy Anusha	Junior Resident	OBG
181	Dr. Satarla Aparna	Junior Resident	OBG
182	Dr. J Vennela	Junior Resident	OBG
183	Dr. Punugunta Keerthy Priya	Junior Resident	OBG
184	Dr. Thatukuru Chandini	Junior Resident	OBG

185	Dr. Narayan M.	Professor & H.O.D.	Ophthalmology
186	Dr. Ramnath K	Associate Professor	Ophthalmology
187	Dr. M Venkata Sowmya	Assistant Professor	Ophthalmology
188	Dr. M Harshini	Senior Resident	Ophthalmology
189	Dr. K M Soundarya	Senior Resident	Ophthalmology
190	Dr. Nethravathi	Associate Professor	Ophthalmology
191	Dr. Gajjala Manasa Reddy	Junior Resident	Ophthalmology
192	Dr. Vemavaram Joycee Sumalatha	Junior Resident	Ophthalmology
193	Dr. Erla Manasa	Junior Resident	Ophthalmology
194	Dr. Mohan Yeswanth	Senior Resident	Orthopaedics
195	Venkatesh Reddy V R	Professor	Orthopaedics
196	Dr. Sudeep	Professor	Orthopaedics
197	Dr. Nagakiran	Professor & H.O.D.	Orthopaedics
198	Dr. Khadri Mohammed Khalid	Assistant Professor	Orthopaedics
199	Dr. Bula Ratna Kumar	Assistant Professor	Orthopaedics
200	Dr.Kiran.V.	Assistant Professor	Orthopaedics
201	Dr. Gandhi Adinarayan Roy	Assistant Professor	Orthopaedics
202	Dr. Ramvivek V M	Assistant Professor	Orthopaedics
203	Dr. Saragadam Suresh	Senior Resident	Orthopaedics
204	Dr. Uday Kumar. S	Assistant Professor	Orthopaedics
205	Dr. Ravichandran P	Senior Resident	Orthopaedics
206	Dr. Manjunath S	Senior Resident	Orthopaedics
207	Dr. Dudekula Saleem	Junior Resident	Orthopaedics
208	Dr. S HARSHA VARDHAN REDDY	Junior Resident	Orthopaedics
209	Dr. DEVINENI RANA AASHUTOSH	Junior Resident	Orthopaedics
210	Dr. S Md Salauddin	Junior Resident	Orthopaedics
211	Dr. Badhri Narayana Bolisetty	Junior Resident	Orthopaedics
212	Dr. Kuna Hemanth	Junior Resident	Orthopaedics
213	Dr. Roop Kumar	Senior Resident	Paediatrics
214	Dr. Naidu V Rajendra	Professor & H.O.D.	Paediatrics
215	Dr. Dharan Kumar	Assistant Professor	Paediatrics
216	Dr. Shaik Imran Ahamed	Assistant Professor	Paediatrics
217	Dr. Shaik Abdul Deepthi Shalma	Assistant Professor	Paediatrics
218	Dr. Y V Harischandra	Professor	Paediatrics
219	Dr. Gangadhar B Belavadi	Professor	Paediatrics
220	Dr. Vijayashankara.C.N.	Emeritus Professor	Paediatrics
221	Dr. N.R. Harish	Senior Resident	Paediatrics
222	Dr. K Nagendra	Professor	Paediatrics
223	Dr. Chandrasekhar M.A	Associate Professor	Paediatrics
224	Dr. M Pavan Kumar	Senior Resident	Paediatrics
225	Dr. Sudarshan Reddy	Assistant Professor	Paediatrics
226	ARUN VISHVANTH	Junior Resident	Paediatrics
227	Dr. Hussainzaimalik Aamir Ali Khan	Junior Resident	Paediatrics
228	Dr. Teerupati.Prasuna Yadav	Junior Resident	Paediatrics
229	Dr. Kantipuli Hemsai	Junior Resident	Paediatrics
230	Dr. KATARI DEVA SANDEEP	Junior Resident	Paediatrics
231	Dr. KORIVI NARESH KUMAR	Junior Resident	Paediatrics
232	Dr. Nirmala M J	Professor	pathology
233	Dr. B N Kumar Guru	Professor	Pathology
234	Dr. Ramaswamy A S	Professor & H.O.D.	Pathology
235	Dr. Saranya Shankar	Assistant Professor	Pathology
236	Dr. Shobhitha D	Associate Professor	Pathology
237	Dr. Jayashree G Pawar	Professor	Pathology
238	Dr. G Noor Afshan	Assistant Professor	Pathology
239	Dr. Janani. V	Assistant Professor	Pathology
240	Dr. Sunanda Patil	Senior Resident	Pathology
241	Dr. Lalithashree M	Assistant Professor	Pathology
242	Dr. Vidya K	Professor	Pathology
243	Dr. Veena R	Senior Resident	Pathology
244	Dr. Monish Ram S D	Senior Resident	Pathology
245	Dr. V Archana	Senior Resident	Pathology
246	Dr. Bandi SaiKarthik	Tutor	Forensic Medicine

247	Dr. B Lavanya	Tutor	Pathology
248	Dr. Chinthakayala Haritha	Tutor	Pathology
249	Dr. Gundlakattamamchi Ramya Kumari	Tutor	Pathology
250	Dr. Kavitha Reddy Gade	Tutor	Pathology
251	Dr. Vaddavalli Vidhya Dhari	Tutor	Pathology
252	Dr. Yallamsetty Gurusekhar	Tutor	Pathology
253	Dr. MODE SREEVIDYA	Tutor	Pathology
254	Dr. VISHNUPRIYA R	Tutor	Pathology
255	Dr. TIRUMALA SETTY PAVITHRA	Tutor	Pathology
256	Dr. Parimi Srijani	Tutor	Pathology
257	Dr. RAKESH ROSHAN PANIGRAHI	Tutor	Pathology
258	Dr. Subramanya N K	Medical Superintendent	Paediatrics
259	Dr. Gandla Haritha	Assistant Professor	Paediatrics
260	Dr. Mohana Rupa L	Professor	Pharmacology
261	Dr. Nagesh Raju G	Professor & H.O.D.	Pharmacology
262	Dr. Kanimbakam Dillibabu	Tutor	Pharmacology
263	Dr. Anand Koppal	Assistant Professor	Pharmacology
264	Dr. Shaik Mona	Tutor	Pharmacology
265	Dr. Deeraj R	Tutor	Pharmacology
266	Dr. T R Deepthi	Tutor	Pharmacology
267	Dr. Caroline Priyadarshini	Associate Professor	Physiology
268	Ms V G Leena Lakshmi Prasanna	Tutor	Physiology
269	Dr. Komaladevi S.D	Professor	Physiology
270	Dr. E Harsha Vardhan Naik	Assistant Professor	Physiology
271	Dr. Smita V Wali	Associate Professor	Physiology
272	Ms. S Harika	Tutor	Physiology
273	Dr. Pramod.D	Associate Professor	Plastic Surgery
274	Dr. Sreelatha P	Professor	Psychiatry
275	Dr. VSSR Ryali	Professor & H.O.D.	Psychiatry
276	Dr. Mukesh B M	Senior Resident	Psychiatry
277	Dr. R Bhavya Sree	Senior Resident	Psychiatry
278	Dr. Puneeth Nath Reddy B	Senior Resident	Psychiatry
279	Dr. Monisha R	Senior Resident	Psychiatry
280	Dr. C Lekhasree	Junior Resident	Psychiatry
281	Dr. Supriya Gangadevi	Junior Resident	Psychiatry
282	Dr. S Jaya Sree	Junior Resident	Psychiatry
283	Dr. Patharukala Anjani	Senior Resident	Radio Diagnosis
284	Dr. Anil Kumar C	Senior Resident	Radio Diagnosis
285	Dr. Venkatarathnam	Professor	Radiology
286	Dr. Hameed Arafath A	Associate Professor	Radiology
287	Dr. R.Ramesh Kumar	Professor & H.O.D.	Radiology
288	Dr. M Sanjeev Kumar	Associate Professor	Radiology
289	Dr. Kalaivaani A	Assistant Professor	Radio Diagnosis
290	Dr. B Venkata Giri Srinivas	Assistant Professor	Radiology
291	Dr. Surekha. B	Associate Professor	Radio Diagnosis
292	Dr.Ramesh Puranik	Emeritus Professor	Radiology
293	Dr. M Avinash Rao	Senior Resident	Respiratory Medicine

**ERRORS & OMISSIONS INSURANCE POLICY FOR
MEDICAL ESTABLISHMENTS****1. OPERATIVE CLAUSE:**

WHEREAS the insured named in the Schedule hereto and carrying on the business/profession described in the said Schedule has applied to the United India Insurance Company Limited [hereinafter called 'the Company'] for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract as is deemed to be incorporated, herein and has paid the premium as consideration for or on account of such indemnity.

NOW THIS POLICY WITNESSETH that subject to the terms exceptions and conditions contained herein or endorsed hereon the company will indemnify the Insured against their legal liability to pay compensation including defence costs, fees and expenses any where in India, in accordance with Indian Law.

2. INDEMNITY

The Indemnity applies only to claims arising out of losses and/or damages during the period of insurance first made in writing against the Insured during the Policy Period and Insured is indemnified in accordance with Operative Clauses for any breach of Professional duty by reason of any negligent act, error or omission, whenever wherever committed or alleged to have been committed during the period of insurance, by

(i) the insured as stated in the Schedule

(ii) the predecessors in business of the said firm in respect of whom insurance coverage is expressly provided in the schedule.

(iii) Any person at any time employed by the Insured or by such predecessors in business in the conduct, by or on behalf of the said firm or such predecessors of any business conducted in their professional capacity.

PROVIDED ALWAYS THAT

(a) such Act during the Period of Insurance results in a claim being first made in writing against the insured during the policy period as stated in the Schedule.

(b) There shall be no liability hereunder for any claim made against the insured for act committed or alleged to have been committed prior to the Retroactive Date specified in the Schedule.

For the purpose of determining the Indemnity granted.

(a) 'Policy Period' means the period commencing from twelve midnight following the date of acceptance of risk and payment of the premium and terminating at midnight on the expiry date as shown in the Policy Schedule.

(b) 'Period of Insurance' means the period commencing from the retroactive date and terminating on the expiry date as shown in the Policy Schedule.

(c) 'Bodily Injury' means death, injury, illness or disease of or to any person.

3. LIMIT OF INDEMNITY:

Company's total liability to pay Compensation claimant's costs, fees and defence costs shall not exceed the limit of Indemnity stated in the schedule Indemnity Limit applies to any one claim or series of claims arising from one originating cause. Indemnity Limit shall represent the total amount of Company's liability during the policy period.

4. DEFENCE COSTS:

The Company will pay all costs, fees and expenses incurred with their prior consent in the investigation, defence or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by the Policy. Such costs, fees and expenses are called 'Defence Costs'.

5. (a) NOTIFICATION EXTENSION CLAUSE:**UNITED INDIA INSURANCE COMPANY LIMITED**

8/172/8, B.N.G. NAIDU LAYOUT, T.B. ROAD, KUPPAM
CHITTOOR - 517425 ANDHRA PRADESH
PHONE: (08570) 257258 FAX: EMAIL:

**ERRORS AND OMISSIONS POLICY
POLICY NO.:0516812722P113520723**

PERIOD OF INSURANCE
From 00:00 Hrs of 28/03/2023
To Midnight of 27/03/2024

Insured

MS PES INSTITUTE OF MEDICAL SCIENCE AND RESEARCH

NALAGAMPALLI POST, KUPPAM
CHITTOOR
517425
ANDHRA PRADESH

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

**In Case of any accident please
inform our nearby office for Spot
survey, spot survey and police
report is essential for claim settlement**

Agent Name : S. S. NADUNI
Agent Code : AGD0105258
Mobile/landline number/Email : 910243693

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 051681@uic.co.in

Download Customer App (www.uic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uic.co.in>

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This document is digitally signed

Signer: AMAR KUMAR SINHA
Date: Tue, Mar 21, 2023 16:49:55 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIC



**ERRORS AND OMISSIONS POLICY
SCHEDULE**

Policy No.	0516812722P113520723		Prev. Pol. No.	0516812721P113275854	
Name Of Insured/ID	MS PES INSTITUTE OF MEDICAL SCIENCE AND RESEARCH/23013308953				
Tel.(O)	Fax	Tel.(R)	Mobile 8500368969		
Business/Occupation	None		Email		
Period of Insurance	From	00:00 Hrs of 28/03/2023	To	Midnight of 27/03/2024	
Retroactive date	28/03/2013				

CO-INSURANCE DETAILS:	UIIC 051681 : 100%
Net Premium:	One lakh seventy-nine thousand three hundred fifty rupees only

Territory(Geographical Limits):-	INDIAN	Jurisdiction:-	INDIA
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Subsidiaries:-

Details Of Business:	MULTI SPECIALITY HOSPITAL
AOA(₹):	2,500,000.00
AOY(₹):	10,000,000.00

Cover	Sum Insured(₹)	Premium(₹)
IndemnityCover	10,000,000.00	18,000.00
ErrorsAndOmissionsBasicCover	10,000,000.00	178,450.00

In case of any doubt please
 contact our office for more
 details and policy terms and
 conditions.

Loading/Discount Details:-

Loading/Discount	Loading/Discount Amount(₹)
Any Other Discount	0.00

No of unqualified employees in Medical Establishments	No of In Patients	No of Out Patients
100	21500	70950

Indemnity Premium:	₹ 18,000.00
In Patient Premium :	₹ 107,500.00
Out Patient Premium :	₹ 70,950.00
Gross premium:	₹ 179,350.00

Underwriting Remarks	False
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Net Premium	179,350.00
CGST(9%)	16,142.00
SGST(9%)	16,142.00
Stamp Duty	1.00
Total	211,634.00
Receipt No.	10105168122115629530
Receipt Date:	21/03/2023

Agency/Broker Code:	AGD0105758
Dev.Officer Code:	

Customer GST/UIN No.:		Office GST No.:	37AAACU5552C1Z1
SAC Code:	997139	Invoice No. & Date:	27221113520723 & 21/03/2023
Amount Subject to Reverse Charges-NIL			

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Anti Money Laundering Clause:- In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>

Date of Proposal and Declaration: 28/03/2023

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at MO KUPPAM 051681 on this 20th day of March 2023.

For United India Insurance Co. Ltd.

Authorised Signatory
Underwritten By - RAVI 039 (MO INCHARGE)





**ERRORS AND OMISSIONS POLICY
SCHEDULE**

Policy No.	0516822723P117032083	Prev. Pol. No.	0516812722P113520723
Name Of Insured/ID	MS PES INSTITUTE OF MEDICAL SCIENCE AND RESEARCH/23013308953		
Tel.(O)	Fax	Tel.(R)	Mobile 8500368969
Business/Occupation	None	Email	
Period of Insurance	From 00:00 Hrs of 28/03/2024	To	Midnight of 27/03/2025
Retroactive date	28/03/2013		

CO-INSURANCE DETAILS:	UIIC 051682 : 100%
Net Premium:	One lakh seventy-nine thousand three hundred fifty rupees only

Territory(Geographical Limits):-	INDIAN	Jurisdiction:-	INDIA
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Subsidiaries:-

Details Of Business:	MULTI SPECIALITY HOSPITAL
AOA(₹):	2,500,000.00
AOY(₹):	10,000,000.00

Cover Details:-	Cover	Sum Insured(₹)	Premium(₹)
IndemnityCover		10,000,000.00	18,000.00
ErrorsAndOmissionsBasicCover		10,000,000.00	178,450.00

Loading/Discount Details:-

Loading/Discount	Loading/Discount Amount(₹)
Any Other Discount	0.00

No of unqualified employees in Medical Establishments	No of In Patients	No of Out Patients
100	21500	70950

Indemnity Premium:	₹ 18,000.00
In Patient Premium :	₹ 107,500.00
Out Patient Premium :	₹ 70,950.00
Gross premium:	₹ 179,350.00

Underwriting Remarks: False

Net Premium	₹ 179,350.00
CGST(9%)	₹ 16,142.00
SGST(9%)	₹ 16,142.00
Stamp Duty	₹ 1.00
Total	₹ 211,634.00
Receipt No.	10105168223119205541
Receipt Date:	19/03/2024

Agency/Broker Code:	AGD0105758
Dev.Officer Code:	

Customer GST/UIN No.:		Office GST No.:	37AAACU5552C1Z1
SAC Code:	997139	Invoice No. & Date:	27231117032083 & 19/03/2024
Amount Subject to Reverse Charges-NIL			

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Anti Money Laundering Clause:- In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 28/03/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at MO PUNGANUR 051682 on this 10th day of February 2024.

For United India Insurance Co. Ltd.



Authorised Signatory
Underwritten By - KUN41227 (NO INCHARGE)



**ERRORS & OMISSIONS INSURANCE POLICY FOR
MEDICAL ESTABLISHMENTS**

1. OPERATIVE CLAUSE:

WHEREAS the insured named in the Schedule hereto and carrying on the business/profession described in the said Schedule has applied to the United India Insurance Company Limited [hereinafter called 'the Company'] for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract as is deemed to be incorporated, herein and has paid the premium as consideration for or on account of such indemnity.

NOW THIS POLICY WITNESSETH that subject to the terms exceptions and conditions contained herein or endorsed hereon the company will indemnify the Insured against their legal liability to pay compensation including defence costs, fees and expenses any where in India, in accordance with Indian Law.

2. INDEMNITY

The Indemnity applies only to claims arising out of losses and/or damages during the period of insurance first made in writing against the Insured during the Policy Period and Insured is indemnified in accordance with Operative Clauses for any breach of Professional duty by reason of any negligent act, error or omission, whenever wherever committed or alleged to have been committed during the period of insurance, by

- (i) the insured as stated in the Schedule
- (ii) the predecessors in business of the said firm in respect of whom insurance coverage is expressly provided in the schedule.
- (iii) Any person at any time employed by the Insured or by such predecessors in business in the conduct, by or on behalf of the said firm or such predecessors of any business conducted in their professional capacity.

PROVIDED ALWAYS THAT

- (a) such Act during the Period of Insurance results in a claim being first made in writing against the insured during the policy period as stated in the Schedule.
- (b) There shall be no liability hereunder for any claim made against the insured for act committed or alleged to have been committed prior to the Retroactive Date specified in the Schedule.

For the purpose of determining the Indemnity granted.

- (a) 'Policy Period' means the period commencing from twelve midnight following the date of acceptance of risk and payment of the premium and terminating at midnight on the expiry date as shown in the Policy Schedule.
- (b) 'Period of Insurance' means the period commencing from the retroactive date and terminating on the expiry date as shown in the Policy Schedule.
- (c) 'Bodily Injury' means death, injury, illness or disease of or to any person.

3. LIMIT OF INDEMNITY:

Company's total liability to pay Compensation claimant's costs, fees and defence costs shall not exceed the limit of Indemnity stated in the schedule Indemnity Limit applies to any one claim or series of claims arising from one originating cause. Indemnity Limit shall represent the total amount of Company's liability during the policy period.

4. DEFENCE COSTS:

The Company will pay all costs, fees and expenses incurred with their prior consent in the investigation, defence or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by the Policy. Such costs, fees and expenses are called 'Defence Costs'.

5. (a) NOTIFICATION EXTENSION CLAUSE:

Should the Insured notify the Company during the Policy Period in accordance with General Condition No. 10.1 of any specific event or circumstance which the Company accepts may give rise to a claim or claims which form the subject of indemnity by this policy, then the acceptance of such notification means that the Company will deal with such claim or claims as if they had first been made against the Insured during the Policy period. The extension under the Clause will be subject to the maximum time limit laid down under the Indian Limitations Act in force from time to time.

(b) EXTENDED CLAIM REPORTING CLAUSE:

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

6. CLAIMS SERIES CLAUSE:

For the purpose of this policy where a series of losses and/or bodily injuries and/or deaths are attributable directly or indirectly to the same cause or error or omission relating to discharge of professional services all such losses and/or bodily injuries and/or death claims shall be added together and all such losses and/or bodily injuries and/or death shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There, shall, however, be no coverage for claims made arising from one specific cause which are made later than 3 years after the first claim of the series.

7. COMPULSORY EXCESS/DEDUCTIBLE:

The Insured shall bear for each and every claim a Compulsory Excess/Deductible of 1/2% of the Limit of Indemnity per any One Year as shown in the schedule subject to minimum of Rs. 5000/- and maximum of Rs. 1 lac.

8. VOLUNTARY EXCESS/DEDUCTIBLE:

In the event of the Insured opting the policy shall be subject to a voluntary excess/deductible as mentioned in the schedule. This voluntary excess/deductible shall be applicable to each and every claim. The Company's Liability shall attach for the claim in excess/deductible of such compulsory and voluntary excess/deductible.

9. EXCLUSIONS:

This Policy shall not indemnify the insured against any claim made against them in respect of :

- (a) (i) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc. and mental injury, anguish or shock resulting there from.
- (ii) Infringement of plans, copyright, patent, trade name, trade mark, registered design.
- (b) Infringement of patents and copyrights or arising from the granting of licenses by the Insured as a party to the construction project.
- (c) any dishonest, fraudulent criminal or malicious act or omission.
- (d) liabilities assumed by the Insured by agreement and which would not have attached in the absence of such agreement.
- (e) loss of any documents/data/information/losses sustained on account of time spent in investigating the cause of damage (including costs for re-projecting in connection with the damage) and claims for losses sustained.
- (f) bodily injury, sickness, disease, death damage to property or financial loss and/or consequential loss unless arising out of wrongful, faulty or inadequate design or advice.
- (g) liabilities attaching under contract of employment (employers' liabilities).
- (h) the ownership, maintenance, use, occupation, leasing or custody of property mobile and/or immobile by, to or on behalf of the Insured, or brought about by damage to or destruction of property owned by, rented or leased to or in the custody of the Insured.
- (i) deliberate, willful or intentional non-compliance of any Statutory provision.
- (j) fines, penalties punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
- (k) any happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.
- (l) losses directly or indirectly caused by or contributed by
 - i) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- (m) Earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon hurricane, tornado, cyclone or other similar convulsion of nature and atmospheric disturbance.
- (n) any loss and/or damage and/or injury which has its origin in a neglect, error or omission prior to the Retroactive Date mentioned in the Schedule.
- (o) the non-compliance with technical standards commonly observed in professional practice, laid down by law, or regulated by official bodies.
- (p) loss of use and/or loss due to delay.
- (q) Ownership and/or conduct any other business or activities wholly or partly owned/operated or managed except the business described in the Schedule.
- (r) arising from exceeding higher estimates and costs from not adhering to deadlines in completing the construction of project or part thereof and from defective accounts or control of accounts.
- (s) inadequate quantities/qualities or arranging or handling the supply of material.
- (t) activities of the Insured as joint venture or as partner unless such joint venture and/or partnership is described in the Schedule; the liability of the Company being limited to the extent of participation/share in the business so named.
- (u) any contract where the Insured acts as a construction contractor whether or not in conjunction with his/their profession as stated in the Schedule.
- (v) Liabilities arising out of pollution and/or contamination whatsoever nature.
- (w) claims for losses as a consequence of material or construction damage, such as eq. loss of production of all kinds, loss for inferior performance, poor quality or lower profitability and additional futile expenditure of the principal to reach normal performance, quality or profitability.
- (x) claims for damage caused by motor vehicles, sea vessels or aircraft.

10. CONDITIONS:

- (a) The Insured shall give written notice to the Company as soon as reasonably practicable of any claims made against the Insured (or any specific event or circumstances that may give rise to a claim being made against the Insured) and which forms the subject of indemnity under this policy and shall give all such additional information as the Company may require. Every claim writ, summons or process and all documents relating to the event shall be forwarded to the Company immediately they are received by the Insured.
- (b) No admission, offer, promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company.
- (c) The Company will have the right but in no case the obligation, to take over and conduct in the name of the insured the defence of any claims and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by the Company in the defence, settlement or payment of any claim will reduce the limits of indemnity specified in the Schedule of the Policy.
- (d) The Insured shall give all such information and assistance as the company may reasonably require.
- (e) The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when this policy was effected and the Company may amend the terms of this policy.
- (f) The Company may at any time pay to the Insured in connection with any claim or series of claims under this policy to which an indemnity limit applies the amount of such limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Company shall relinquish the conduct and control of and be under no further liability in connection with such claims.
- (g) The Policy and the Schedule shall be read together as the contract and any word or expression to which a specific meaning had been attached in any part of this policy or the Schedule shall bear such specific meaning wherever it may appear. The terms and exclusions of this policy (and any phrase or word contained therein) shall be interpreted in accordance with Indian Law.
- (h) If at the time of happening of any event resulting into a liability under this policy, there be any other liability insurance or insurances effected by the insured or by any other person covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
- (i) This Policy does not cover liability which at the time of happening of any event resulting into such liability be insured by or

would but for the existence of this policy, be insured by, any other policy (but not a liability policy) or policies, except in respect of any excess/deductible beyond the amount which could have been payable under such policy/policies had this insurance not been effected.

(j) **Cancellation Clause**

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

(k) In the event of Liability arising under the Policy or the Payment of a claim under this Policy, the limit of indemnity per any one year under the policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. Under no circumstance it shall be permissible to reinstate the aggregate limit of indemnity to the original level even on payment of extra premium.

(l) It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of Law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

(m) The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by Insured or by any person on behalf of the Insured and/or if the Insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.

(n) No claim shall be payable under this policy unless the cause of action arises in India and the Liability to pay claim is established against the insured in an Indian Court. It is further agreed and understood that only Indian Law shall be applicable to any such action.

(o) **Policy disputes Clause**

Any dispute concerning the interpretation of the terms conditions limitations and/or exclusions contained herein is understood and agreed to by both the Insured and Company to be subject to Indian Law. Each party agrees to submit to the jurisdiction of any Court of competent jurisdiction within India and to comply with all requirements necessary to give such Court of jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term of this insurance contract to the contrary, this insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier

premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [insurance Contract] that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this insurance Contract) by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion; (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this insurance Contract the burden of proving the contrary shall rest in the insured.

Pandemic /Epidemic Specific Exclusion Clause:

Notwithstanding any provision, clause or term of this Contract, this insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of

- a. The provisions of Disaster Management Act, 2005 as amended from time to time
- b. The provisions of The Epidemic Diseases Act 1897 as amended from time to time
- c. The provisions of any act dealing with public health and/or public safety
- d. The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts.

'Policy form - Claims made with right to defend.'



UNITED INDIA INSURANCE COMPANY LIMITED

RECEIPT

Issuing Office	051682 / MO PUNGANUR	Receipt Number :	10105168223119205541
Policy Address :	D.NO:27-48-32-3, BYE PASS ROAD, NEAR COURT BUILDINGS, PUNGANUR517247	Collection Date :	19/03/2024

Received with thanks from PES INSTITUTE OF MEDICAL SCIENCE AND RESEARCH (Customer ID : 23013308953, Customer ID/UIN No :Not Available) a sum of Rs. 211634.00(Two lakhs eleven thousand six hundred thirty-four rupees only) as per detail given under:

No	Policy Number	Policy Type	Endt/Ren/Clm/Decln No	Particulars	Total Amount
	0516822723P117032083	ErrorsandOmissions	0	Final Premium	1,79,350.00
	0516822723P117032083	ErrorsandOmissions	0	CGST	16,142.00
	0516822723P117032083	ErrorsandOmissions	0	SGST	16,142.00
Total (Rounded Off) :					2,11,634.00
Stamp Duty :					0.00
Bank Charges :					0.00
Total Amount :					2,11,634.00

Instrument Details

No	Payment ID	Mode of Payment	Instrument Number	Instrument Date	Bank Name	Branch Name	Tagged Amount
	123051682112628829	CHEQUE	355094	19/03/2024	INDIAN BANK.,	KUPPAM	2,11,634.00

Signature :

Signature (UHC) : 37AAACU5552C1ZI

for UNITED INDIA INSURANCE COMPANY LIMITED

Signature Initial

Receipt valid subject to realisation of cheque
Please quote policy no., collection no., and date in all correspondences.

