

No.906/ADM-2/MI/2021/KFD

Dated : 28/05/2021

KERALA KERA KARSHAKA SAHAKARANA FEDERATION
LTD No.4370 (KERAFED)

TENDER NOTICE

Sealed Competitive Tenders are invited from IRDAI registered well established Insurance Companies for the renewal of Group Medical Insurance Policy of the Employees, Workers and Contract employees and their families of KERAFED (*97 Employees & 310 dependants - TOTAL- 407 Nos*). The Tender Form and other details are available at our website “www.kerafed.com”. The details of employees and workers are annexed to this Tender Document. The sum insured is **Rs.5 Lakhs per family**. The envelopes containing the Tender should bear the superscription “*Tender for renewal of Group Medical Insurance Policy*”. The last date for receipt of Tenders will be **10/06/2021 at 2.30 PM**. Late Tenders will not be accepted. The Tenders will be opened at Kerafed Head Office on **the same day at 3.00 PM** in the presence of such of the tenderers or their authorized representatives who may be present at that time. The rate and other terms and conditions may be clearly indicated in the Tender. Tenders may be forwarded to **the Managing Director, Kerafed, Kera Tower, Water Works Compound, Vellayambalam, Vikas Bhavan.P.O, Thiruvananthapuram – 695 033**.

Kerafed reserves the right to reject any Tender without assigning any reason whatsoever.

Managing Director
KERAFED

KERALA KERAKARSHAKA SAHAKARANA FEDERATION LIMITED
KERA TOWER, WATER WORKS COMPOUND, VIKAS BHAVAN.P.O,
VELLAYAMBALAM,, THIRUVANANTHAPURAM-695 033.

NON TRANSFERABLE

TENDER FORM FOR MEDICAL INSURANCE CLAIM OF KERAFED EMPLOYEES AND THEIR
FAMILIES

(TO BE RETURNED DULY SIGNED ON ALL PAGES)

Phones: 2321660, 2320504
2326209, 2322736

Fax: 91-0471-2326298
E-mail: kerafedadm@gmail.com
Website : www.kerafed.com

Ref. No: 906/ADM-2/MI/2021/KFD

TENDER FORM NO :
ISSUE DATE : 28/05/2021

Invitation to Tender and instructions to Tenderer

To

.....
.....
.....

This document contains
10 - pages

Dear Sir(s),

Sub:- KERAFED – Renewing the Group Medical Insurance Policy.

We, Kerala Kerakarshaka Sahakarana Federation Ltd; (KERAFED) intend to invite competitive tenders for the renewal of Medical Insurance Policy of Kerafed Employees.

GENERAL TERMS AND CONDITIONS

1. **Form** : The intending bidders shall submit their tenders in the prescribed form downloaded from the Kerafed website.
2. **Due date and time:-** The tenders should be received at Kerafed Head office on or before **10/06/2021 at 2.30 PM**. The tenders will be opened on the same day **at 3.00 PM**. Late Tenders will be summarily rejected and returned to the tenderer at his cost.

3. **Signing of Tender :-** The Person or persons signing the tender shall state in what capacity he is or they are signing the tender i.e.; whether (a) Proprietor of a Firm (b) Secretary / Manager / Director etc. of a limited company (c) Managing Partner / Partner of a Partnership firm (d) Others. In the case of PROPRIETARY CONCERN a certificate from a "Notary Public" should be attached with the tender to the effect that the signature is of the proprietor of the firm. In the case of the LIMITED COMPANY the names of the Directors shall be mentioned and it shall be certified that the person signing the tender is empowered to do so on behalf of the company. A copy of the Memorandum and Articles of Association of the Company shall be attached to the tender. In the case of a PARTNERSHIP firm, the name of all partners should be disclosed and the tender shall be signed by all partners or their duly constituted attorney having authority to bind all the partners in all matters pertaining to the contract. The original deed with an attested copy of the Partnership Deed should be furnished alongwith the tender. In the case of the HINDU UNDIVIDED FAMILY, the names of the family members should be disclosed and the Kartha who bind the firm should sign the form and indicate his status below his signature.

The person signing the tender form or any documents forming part of the tender on behalf of others or on behalf of a Firm should produce a POWER OF ATTORNEY duly executed in his favour stating that he has the authority to bind such other persons or the firm, as the case may be, in all matters pertaining to the contract. If the person signing the tender fails to produce the said POWER OF ATTORNEY, his tender shall be liable for summarily rejection without prejudice to the other rights of KERAFED under the law. The POWER OF ATTORNEY should be signed by all the partners in the case of Partnership firms, by the Proprietor in the case of the Proprietary concern and by the person who by his signature can bind the Company in the case of Limited concern. In the case of a Hindu Undivided family, the POWER OF ATTORNEY should be signed by the "Kartha" who by his Signature can bind the firm.

4. Rates :- The rates shall be quoted in Annexure 1 attached herewith. The rates quoted should be inclusive of all taxes. Nothing will be paid extra on any account other than amount payable as per the quoted rate.

TERMS AND CONDITIONS:

1. Procedure for submission:

Sealed envelopes to be placed and super-scribed as "Tender for Group Medical Insurance Policy for KERAFED employees and their dependent family members". The sealed envelope should be reached in the office before the due date and time. Those who send the tender documents by post, have to ensure that the documents should reach before the prescribed time and date. KERAFED will not take any responsibility under any circumstances for courier/ postal delays.

2. The envelope should contain the following:

- 1) Duly completed covering letter as per Annexure-I on official letter head.
- 2) The terms and conditions duly signed as Annexure-II.
- 3) Relevant supporting documents.
- 4) The financial bid as per Annexure-III.
- 5) The list of Government organization / major corporate clients handled during the last three years for group medical insurance coverage must be submitted with documentary proof.

3. During the tender opening, one authorized representative of the bidder may be present.
4. The bid shall be opened at 3.00 PM on the date mentioned above. If the said date is declared as holiday, tender will be opened on the next working day at 12.00 noon.
5. The rate/commercial/technical offer of the firm should remain valid for 90 days from the date of tender opening.
6. The tenderer should sign on each page of the tender documents.
7. Bid which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
8. Tenders sent by fax and email will not be accepted.
9. In case of differences arising in the terms and conditions of the tender documents with the firms, the decision of KERAFED shall prevail.
10. KERAFED reserves the right to modify/change/delete/add any further terms and conditions prior to the issue of agreement.
11. Arbitration- All dispute and differences which may arise between KERAFED and the Insurance Company shall be referred to Managing Director, KERAFED whose decision shall be binding on all concerned.
12. KERAFED reserves the right to accept or reject any or all offers without assigning any reason(s) thereof.
13. The enquiry number and last date should be super scribed on the envelope and offer (duly sealed offer) should reach us on or before as above mentioned date and time.
Tenders shall be opened on **10/06/2021 at 3.00 pm.**

Jurisdiction: Any disputes, legal matters, court matters, if any arises in this agreement will be governed by Kerala Co-operative Societies Act. The Competent jurisdiction of court shall be at Thiruvananthapuram only.

Acceptance of Tender : - The successful tenderer(s) will be advised of the acceptance by a formal acceptance letter. By issue of a formal acceptance letter, a binding contract will come into force and the tenderer has to act immediately for execution of the contract. Acceptance of the tender by the Managing Director or an Officer authorized by him shall constitute an agreement between the tenderer and the KERAFED. The agency should execute agreement on a Stamp Paper worth Rs.200/-.

The Managing Director, KERAFED reserves the right to accept or reject any tender in full or in part, without any reason thereof. The rates once accepted will be valid for One year and the successful tenderer should provide the services as per the acceptance letter and the agreement.

Delivery of Tender :- The Tender should be submitted in sealed cover superscribing “ ***Tender for the renewal of Medical Insurance Policy of KERAFED Employees and their families***” and shall be addressed to the Managing Director, Kerala Kerakarshaka Sahakarana Federation Ltd No.4370, Kera Tower, Water Works Compound, Vellayambalam, Vikas Bhavan .P.O, Thiruvananthapuram – 695 033.

Corrigendum/Addendum/Clarification (if any) in the tender will be published only on our website www.kerafed.com, at least 7 days before the tender closing date.

All tenderers should forward a declaration in the enclosed format, which should form a part of the tender documents. Tenders received without this declaration will not be considered

**Managing Director
KERAFED**

ANNEXURE-I

To,

The Managing Director,
KERAFED, Kera Tower,
Water Works Compound,
Vikas Bhavan.P.O,
Vellayambalam.
Thiruvananthapuram – 695 033.

Dear Sir,

Sub: - Tender for Group Medical Insurance Policy for KERAFED Employees and their Dependent Family Members

Ref: Notice inviting Tender No.

With reference to the above, I am/ we are offering our competitive prices for Group Medical Insurance Policy for KERAFED..

I/We hereby reconfirm and declare that I/ We have carefully read and understood the above referred tender document including instructions, terms and conditions, specifications, schedule and all the contents stated therein and all subsequent corrigendum published on website.

I/We hereby declare that my/our firm has not been blacklisted/suspended by any department/unit/Autonomous Body/PSU of Central/State Government.

Thanking you,

Yours faithfully,

(Signature of the Tenderer)

Name : _____

Mobile No. _____

ANNEXURE-II

TENDER FOR GROUP MEDICAL INSURANCE POLICY FOR KERAFED EMPLOYEES AND THEIR DEPENDENT FAMILY MEMBERS

Technical details Remarks

KERAFED

Commencement Date	:	19/06/2021
Period	:	One Year
Insured Group details	}	
Employee strength as on		: 18.06.2021

Details attached in Annexure-III

ANNEXURE – III**TENDER OF GROUP MEDICAL INSURANCE POLICY FOR KERAFED EMPLOYEES
AND THEIR DEPENDENT FAMILY MEMBERS**

Technical Details		Remarks
Group Name	Kerala Kera Karshaka Sahakarana Federation Ltd. No.4370 (KERAFED)	
Commencement Date	19/06/2021	
Period	One Year	
Insured Group details Employee strength as on 18/06/2021		Details attached
No.of Employees	97	
No.of Dependents	310	
Total No.of Lives	407	
Maximum Age	Not applicable	
Floater/Individual	Floater	
Sum Insured bands	₹. 5,00,000/-	
Coverage and Benefits details		
Family Definition	Employee, Spouse, Children, Parents.	
Domiciliary Hospitalization	Covered	
Pre-existing diseases	Covered	
Pre-Health Check Up	Waived	
1 st Year 2 nd Year exclusions	Waived	
Cashless facility	Applicable	
30 days waiting period	Waived	
30 days Pre and 60 days post hospitalization expenses covered	Covered	
Maternity Benefit	₹. 30,000/- for Normal delivery and ₹. 40,000/- for caesarean cases.	
System of medicine covered	Ayurveda ,Modern medicine and Homoeo	
New Born Baby	Baby Covered Under policy from the Date of Birth.	
Co-Payment	Not Applicable	

Sub Limit for Room Rent Capping	1. Room Rent – 1% of the sum insured or ₹.4,000/- 2. ICU – 3% of the sum insured. 3. Ambulance Expense -	
Other conditions	New Employee shall be included in policy from the date of joining and resigned/terminated employee shall be deleted from the date of resignation/termination	
	Pro-rata Premium to be charged/Refunded in case of Addition and Deletion	
TPA	TPA Service involved (if any) and Name to be submitted at the time of Final Placement	List of Network of Authorized hospitals to be provided
Any service charges on Medical Bills	Should not be deducted from the Claim	

Option II

Re-imburement of consumables relating to Corona Treatment (Covid-19).

ANNEXURE – IV

KERAFED
Trivandrum.

Financial Bid

Name of Work: Tender of Group Medical Insurance Policy for Kerafed Employees and Their Dependent Family Members.

Insurance Companies

Tender Ref No.:

Name of agency:

Address: _____

(Amount in Rs.)

Item

No. Description No. of lives Unit cost
(Premium)

Total Amount
(Premium)

1. Insurance Policy for KERAFED employees and their family members for the period of one year
2. Taxes (if any)
3. Total Premium Payable
Total amount of Premium (in words):
.....

Date: ____/____/____

Signature of Authorized Signatory

Place: _____

Seal



Insurer: **The New India Assurance Co. Ltd**
 Policy Holder: **Kerala Kera Karshaka Sahakaran Federation Ltd**
 Policy No: 76140034200400000009
 Policy period: 19-Jun-2020 To 18-Jun-2021

Claims Analysis Report

Report date: 25-May-2021

This Report Generated By Suresh Babu On
 Tue May 25 17:26:22 IST 2021

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	23	1,445,153.00	74.19 %	87.64 %
Cashless Processed	0	0.00	0.0 %	0.0 %
Reimbursement Settled	7	203,753.00	22.58 %	12.36 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	1	0.00	3.23 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	31	1,648,906.00		
Cashless in Process*			2	
59,265.00				
Reimbursement in Process*	0	0.00		
Grand Total (Rs.)		33		
1,708,171.00				
First Time Premium (Rs.)^				2,075,812.00
Endo Premium (Rs.)^				0.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				2,075,812.00
Claims Ratio (%)				82.29 %
Claims Ratio (%) - On Earned Premium#				88.08 %
Value of Denied claims (Rs.):				13,750.00
Value of Denied(Document Shortfall) claims (Rs.):				0.00
Value of Closed claims (Rs.):				0.00
* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.				
** The value is for preauthorisation issued and awaiting for final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.				
# Does not apply to policies with Instalment Premium				

^ Premium details as received from insurer & updated in our data as on date

Morbidity Ratio

Descriptions	Values
No. of lives Insured	462
No. of Claims	32
No. of Claims made per 100 Lives Insured	6.93 %
No. of lives Inception	462
Addition	0
Deletion	0
CurrentLives	462

KERALA KERAKARSHAKA SAHAKARANA FEDERATION (KERAFED) Ltd No.4370

DETAILS OF DEPENDANTS/FAMILY MEMBERS OF KERAFED EMPLOYEES (JUNE 2021)

Sl. No	Name	Designation	Age	Date of Birth	Details of Spouse/Dependent	Relation	Age	Date of Birth	No.of Dependents
1	SMT.CHECHAMMA .P.MATHEW	JUNIOR MANAGER	56	04/02/1965	John George	Husband	58	04/06/1962	2
					Nithin John George	Son	27	09/02/1994	
2	SRI.ELDHOSE.M.Y	ASSISTANT MANAGER (MKTG)	54	22/05/1966	ShibyEldhose	Wife	51	25/05/1970	4
					Sandra Eldhose	Daughter	23	16/02/1998	
					Basil Eldhose	Son	17	24/03/2004	
					AliyammaYacob	Mother	79	23/09/1942	
3	SRI.HAMZA.V.V	ASSISTANT MANAGER	57	05/04/1964	Nafeesa.T	Wife	47	20/05/1973	4
					Sana Hamza.N.H	Daughter	27	18/03/1994	
					HibaHamza.N.H	Daughter	21	06/07/1999	
					Ithyoma	Mother	83	01/07/1938	
4	SMT.INDIRA.K.M	JUNIOR MANAGER	55	10/05/1966	Vijayan.A	Husband	63	09/06/1958	4
					Vijindh.A	Son	19	17/04/2002	
					Visandh.A	Son	18	14/09/2003	
					Janakiamma	Mother	83	01/01/1938	
5	SMT.JENCY MICHAEL	JUNIOR MANAGER	53	06/02/1968	John.A	Husband	59	28/10/1961	5
					Augustine John	Son	28	16/06/1993	
					Akhil.M.John	Son	21	18/11/1999	
					Nikhil.J.John	Son	21	18/11/1999	
					Alice.K.V	Mother	76	01/10/1945	
6	SRI.RAVI.K	SENIOR GRADE DRIVER	56	01/01/1965	Kavya.T.R	Daughter	26	27/11/1994	2
					Divya.T.R	Daughter	20	09/01/2001	
7	SMT.S.S.SREEJA	RECEP-CUM-TEL.OPERATOR	47	22/01/1974	S.R.SreekantaMenon	Husband	56	01/01/1965	3
					S.Sruthy	Daughter	25	18/10/1996	
					T.Syamalakumari	Mother	74	03/05/1947	
8	SRI.ASOKAN KOVVAL	JUNIOR MANAGER	57	18/01/1964	Jeeja.M.V	Wife	47	13/08/1974	3
					Amal Ashok	Son	22	20/10/1999	
					K.Sreedevi	Mother	79	31/03/1942	
9	SRI.S.SHAJI KUMAR	ATTENDER (HG)	55	30/05/1966	S.Lekha	Wife	52	17/02/1969	2
					Genesh.S	Son	6	10/01/2015	
10	SRI.ANIL KUMAR.B	JUNIOR MANAGER	57	27/05/1964	Smitha.V	Wife	48	19/02/1973	4
					Aiswarya.A	Daughter	24	20/12/1996	
					Arjun.A	Son	19	08/10/2001	
					DevakiAmma.P	Mother	80	15/01/1941	
11	SMT.AJITHAKUMARY.N.N	JUNIOR MANAGER	56	25/05/1965	T.K.Bahuleyan	Husband	62	05/05/1959	2
					Arun Babu	Son	23	30/04/1998	
12	SRI.SYAMKUMAR.C	SENIOR GRADE DRIVER	57	03/04/1964	K.Sreelatha	Wife	56	28/03/1965	1
13	SRI.SUBRAMANIA N.T.V	PERSONAL ASSISTANT	57	24/02/1964	Kala.V	Wife	44	25/04/1977	4
					Swetha.S	Daughter	23	18/02/1998	
					Saranya.S	Daughter	22	18/12/1999	
					LekshmiVenkittaraman	Mother	81	21/01/1940	

14	SRI.JOSEPH CHERIAN	DEPUTY MANAGER (PROJECTS)	58	05/06/1963	Leena Mary John	Wife	52	12/07/1968	4
					Joe Joseph Cherian	Son	28	19/10/1992	
					Kevin John Cherian	Son	23	27/10/1997	
					Aleyamma Joseph	Mother	84	10/08/1936	
15	SRI.G.SURESH	DEPUTY MANAGER	57	27/05/1964	Shyji Suresh	Wife	52	25/05/1969	4
					Suchin Suresh	Son	25	15/07/1995	
					Sudhin Suresh	Son	20	21/02/2001	
					Chandramathi.K.G	Mother	77	01/01/1944	
16	SRI.B.SURESHKUM AR	SENIOR GRADE DRIVER	57	20/05/1964	Jayalekshmi.R	Wife	47	31/05/1974	2
					Gopika.J.S	Daughter	26	20/02/1995	
17	SRI.B.S.PREMAKU MAR	SENIOR GRADE DRIVER	55	30/05/1966	Kumari Vidya.S	Wife	50	31/05/1971	2
					Vipin.P.V	Son	24	06/03/1997	
18	SRI.SUNIL KUMAR.N	DRIVER (HG)	54	15/05/1967	Sajitha.S	Wife	43	04/03/1978	4
					Aiswariya.S.Kumar	Daughter	22	19/11/1998	
					Archana.S.Kumar	Daughter	19	03/11/2001	
					Baby Amma	Mother	78	01/01/1943	
19	SMT.JASMINE.K.A	REGIONAL MANAGER (I/C)	54	08/05/1967	SadikAli.P.H	Husband	60	13/05/1961	2
					ShahabazAli.P.S	Son	24	17/07/1996	
20	SRI.KRISHNAKUM AR.M.R	ASSISTANT(HG)	54	01/06/1967	Rejitha.A.Nair	Wife	40	11/05/1981	3
					Madhav.K.Menon	Son	12	14/08/2008	
					Meenakshi.K.Menon	Daughter	7	28/09/2013	
21	SRI.AJITHKUMAR. V	ASSISTANT (SR.GR)	57	29/06/1963	Mini.A	Wife	52	22/03/1969	2
					Athira.A	Daughter	24	07/05/1997	
22	SMT.K.K.BHANUM ATHY	PART-TIME SWEEPER	69	21/05/1952					0
23	SRI.GEORGE.P.J	ASSISTANT MANAGER	57	30/03/1964	Mini George	Wife	53	28/02/1968	4
					Jimiya George	Daughter	32	24/02/1989	
					Sentil George	Son	27	19/06/1993	
					Aliyamma Joseph	Mother	73	01/01/1948	
24	SRI.MADHUKUMA R.C	JUNIOR MANAGER	56	29/05/1964	Lekha.B.Nair	Wife	52	22/03/1968	4
					Abhiram.M	Son	20	17/09/1997	
					Arundhathy.L	Daughter	14	27/06/2004	
					Radhamma.P	Mother	74	1947	
25	SMT.SOBHANA.M. V	JUNIOR MANAGER	56	21/04/1965	B.RajendranPillai	Husband	58	08/04/1963	5
					Angith.R.Pillai	Son	19	08/06/2000	
					Reshma.R.Pillai	Daughter	25	21/06/1995	
					Ponnamma	Mother	80	1941	
					Vasudevan Nair	Father	84	1937	
26	SRI.K.SHANAVAS	JUNIOR MANAGER	56	09/03/1965	Sindhu.S	Wife	47	30/05/1974	3
					Abhirami.S	Daughter	21	12/10/1999	
					Amritha.S	Daughter	18	08/04/2003	
27	SMT.LATHIKA.V	ASSISTANT	47	24/05/1974	Joshi.V	Husband	54	07/05/1967	4
					Amal.J	Son	21	03/09/1999	
					Aruni.L	Daughter	18	18/04/2003	
					Vasanthi	Mother	71	01/01/1950	
28	SRI.R.B.RENJITHKU MAR	DRIVER	39	20/05/1982	Indu.I.P	Wife	39	24/10/1982	3
					RithuRanjan	Son	8	18/05/2013	
					SabariRanjan	Son	5	17/11/2015	
29	SRI.RAHULNATH.R .J	DRIVER	29	04/02/1992	Jyothikumari	Mother	47	31/07/1974	2
					Thara.M.S	Wife	27	27/01/1994	

30	SRI.T.SURESH	ATTENDER GR.I	52	30/05/1969	Ambili.J	Wife	42	25/07/1979	5
					Ajith.S	Son	23	02/09/1998	
					Anandu.S	Son	17	07/07/2003	
					Thankappan	Father	79	01/01/1942	
					Sumathi	Mother	74	1947	
31	SMT.GEEDHA.R	ATTENDER	47	25/05/1973	Arunkumar.V.K	Son	26	05/03/1995	2
					Sinchu.V.G	Daughter	23	18/05/1998	
32	SMT.VIJAYAKUMARIN	ATTENDER	54	01/02/1967	Chaithra.V	Daughter	27	27/06/1994	2
					Jwala.V	Daughter	23	27/02/1998	
33	SMT.JYOTHI.G.NAIR	ATTENDER	27	02/03/1994	Vineeshkumar.V	Husband	33	14/05/1988	2
					Geethakumari	Mother	52	15/03/1969	
34	SMT.RADHAMONY.V	SWEEPER	47	25/05/1974	Greeshma.R	Daughter	23	27/10/1997	3
					Greena.R	Daughter	17	05/04/2004	
					Vilasini	Mother	77	01/01/1944	
35	SRI.ARUN BABU	WORKER	23	06/08/1998	Jayasree	Mother	48	15/05/1973	1
36	SRI.BABU JOHN	ASSISTANT MANAGER (MECH)	58	18/10/1963	Annie John	Wife	54	31/05/1967	3
					Sneha Miriam Abraham	Daughter	30	03/05/1991	
					Sandeep John Abraham	Son	25	10/10/1994	
37	SMT.V.SREELATHA	ANALYST	55	20/05/1966	MadhusudananPillai. C	Husband	63	29/11/1957	4
					Mukhil.M.S	Son	29	05/03/1991	
					Mridul.M.S	Son	24	19/05/1997	
					Vasanthiamma.G	Mother	79	29/01/1942	
38	SRI.ARUN.R	ASSISTANT MANAGER (ELECTRIC AL)	33	25/11/1988	Lakshmi.R	Wife	28	06/05/1993	3
					Daksha Arun	Daughter	1	06/01/2020	
					Thankamaniamma.T	Mother	58	20/06/1963	
39	SRI.ANANDAKRISHNAN.A.A	ASSISTANT MANAGER (MECHANIC AL)	28	03/02/1993	Ashokan.V	Father	57	30/05/1964	2
					Anithakumari	Mother	50	25/05/1971	
40	SRI.ANEESHKUMAR.P.U	ELECTRICI AN	41	15/05/1980	Sunitha.K.S	Wife	32	27/05/1989	3
					Aaron.A	Son	5	20/02/2016	
					Udayabhanu.P.R	Father	76	01/01/1945	
41	SRI.VIPINKUMAR.S	ELECTRICI AN	44	25/05/1977	Seema.G.S	Wife	41	30/05/1980	4
					Ardra.V.S	Daughter	12	23/05/2009	
					Adeenan.V.S	Daughter	9	26/07/2012	
					Ambika.S	Mother	66	01/10/1955	
42	SRI.SHINU.N	ELECTRICI AN	34	10/05/1987	Arya.U	Wife	25	05/01/1996	4
					SirilShinu	Son	2	30/08/2018	
					Nelson.P	Father	64	01/08/1957	
					Pushpaleela.B	Mother	57	05/04/1964	
43	SRI.ABDUL RAZAK.A	SUPERVISO R (ELECTRIC AL)	52	30/05/1969	Asha.A	Wife	40	03/03/1981	4
					RizaFathima.A	Daughter	18	04/08/2002	
					MuhammedSinan.A	Son	6	06/08/2014	
					SulekhaBeevi	Mother	76	1945	
44	SRI.MADHU.V	SUPERVISO R (BOILER)	50	30/05/1970	SnehaIetha.K	Wife	46	20/05/1975	3
					Abhin.M	Son	20	11/03/2001	
					Abhija.S	Daughter	17	13/01/2004	
45	SRI.HARIKUMAR.K	SUPERVISO R (BOILER)	52	03/05/1968	Jyothi.P	Wife	46	20/05/1975	3
					Kiran.H	Son	23	13/02/1998	
					Kavya.J	Daughter	19	28/03/2002	

46	SRI.GOPALAKRISHNAN.T	SENIOR OPERATOR (NON-TRADESMA N - OIL MILL)	57	01/06/1964	Saradammal.R	Wife	54	01/05/1967	4
					Akhil Krishnan	Son	24	27/05/1997	
					Athul Krishnan	Son	20	01/06/2001	
					Rajamma	Mother	86	1935	
47	SRI.JAYAN.P.K	SENIOR OPERATOR (NON-TRADESMA N - OIL MILL)	55	16/02/1966	SajithaJayan	Wife	45	10/02/1976	4
					AkshayJayan	Son	21	18/01/2000	
					ArjunJayan	Son	17	23/07/2003	
					Thankamaniamma	Mother	101	1920	
48	SRI.NAUSHAD.A	SENIOR OPERATOR (NON-TRADESMA N - OIL MILL)	54	31/05/1967	RahiyathanuBeevi.B	Wife	52	29/05/1969	3
					Navas.N.R	Son	33	20/05/1988	
					Shanavas.N.R	Son	30	21/11/1990	
49	SRI.RADHAKRISHNAN.P	SUPERVISOR (MECHANICAL)	57	24/05/1964	Beena.S	Wife	51	18/05/1970	4
					Rahul.R.Krishnan	Son	25	23/02/1996	
					Bineesh.R.Krishnan	Son	19	12/03/2002	
					Sarasamma	Mother	85	1936	
50	SRI.SAJEEV.K.S	SENIOR OPERATOR (NON-TRADESMA N - OIL MILL)	50	17/02/1971	Omana.V.P	Wife	49	11/05/1972	3
					Sethulekshmi.K.S	Daughter	20	08/06/2000	
					SaiSoman	Son	12	14/06/2008	
51	SRI.SHAJLL	SUPERVISOR (MECHANICAL)	53	10/05/1968	Deepa.S	Wife	46	25/05/1975	2
					Jidi.S.Krishnan	Daughter	23	28/04/1998	
52	SRI.VIJAYAKUMAR.P	SUPERVISOR (MECHANICAL)	55	18/04/1966	Girija.B	Wife	54	10/05/1967	3
					Vishnu.V	Son	20	29/06/2000	
					Vivek.V	Son	15	09/11/2005	
53	SRI.MANOJ.K.K	PLANT MANAGER (I/C)	56	31/05/1964	Mini.C.P	Wife	54	01/04/1966	3
					K.S.Kunjunni	Father	85	10/05/1935	
					C.L.Vijayakumari	Mother	76	15/06/1945	
54	SRI.SIVADASAN.N.C	ASSISTANT MANAGER	56	10/05/1965	Dila.K.K	Wife	46	25/03/1975	2
					AnushkaDas.N.C	Daughter	8	05/01/2013	
55	SRI.ABDULRASHEED.N.K	DRIVER	55	10/01/1966	Bushra	Wife	47	10/03/1974	3
					ShifanaFathima N.K	Daughter	23	18/03/1998	
					Shahana.N.K	Daughter	18	28/10/2002	
56	SRI.K.MOIDEEN	DRIVER (H.G)	54	07/12/1966	Ayisha	Wife	47	14/09/1973	3
					Mufeeda.K	Daughter	19	04/05/2002	
					Pathummakutty	Mother	81	1940	
57	SRI.RETNARAJAN.A	TYPIST	50	05/02/1971	Sandhya	Wife	37	10/05/1982	2
					Dheerav.A.V	Son	3	21/09/2018	
58	SMT.NISHA.K.S	ANALYST	52	11/04/1969	Asokan.M	Husband	63	11/06/1957	3
					Abijith.M.A	Son	23	01/09/1997	
					Kamala.K	Mother	85	01/01/1936	
59	SRI.SHIJU.V.K	SHIFT-IN-CHARGE	41	24/05/1978	Anupama.C	Wife	37	15/09/1982	5
					Mahadevan	Son	10	20/07/2010	
					Sreebhadra	Daughter	2	15/09/2017	
					Balan	Father	74	08/10/1945	
					Sreemathi	Mother	65	01/06/1955	
60	SRI.AKSHAYKUMAR.C.V	ASSISTANT MANAGER	29	12/12/1990	C.V.Vijayan	Father	60	06/04/1960	2
					Mahija.C.V	Mother	51	20/05/1969	
61	SRI.ANOOPKUMAR.P.P	AYURVEDA CONSULTANT	32	07/01/1988	Anju.A	Wife	28	11/07/1991	3
					Avani.A	Daughter	2	03/07/2018	
					V.C.Mani	Mother	71	01/01/1948	
62	SRI.HARISHKUMAR.K	A CLASS BOILER OPERATOR	47	01/05/1973	Smitha.V.M	Wife	40	02/01/1979	3
					Sarang.V.M	Son	13	19/03/2007	
					Santhra.V.M	Daughter	7	26/10/2012	
63	SRI.AJITH.P.R	B CLASS	27	20/04/1994	Snehamol.S	Wife	22	11/12/1999	3

		BOILER OPERATOR			Rajendran.K.P	Father	63	10/09/1956	
					Pushpaja.P	Mother	54	14/05/1966	
64	SRI.A.P KRISHNAKUMAR	ASSISTANT	48	15/05/1973	Sindhu.T.C.V	Wife	45	16/04/1976	3
					Chandana S Krishna	Daughter	18	18/04/2003	
					A.P.Thampayiamma	Mother	68	15/05/1953	
65	SMT.DEVI.C	PART-TIME SWEEPER	68	24/08/1952					0
66	SRI.ASIB.P.P	ELECT.ASSISTANT	42	18/04/1979	Sabeena	Wife	37	25/05/1984	4
					Muhammad Shadi	Son	14	07/09/2007	
					Aminaziya	Daughter	9	28/01/2012	
					Alikutty	Father	73	1948	
67	SRI.ABDUL RASHEED.P.K	FIREMAN	49	20/05/1972	Aysha.P	Wife	38	20/05/1982	4
					Muhammad Riswin	Son	19	01/10/2002	
					NiyaFathima	Daughter	14	10/04/2007	
					Aysha	Mother	76	11/08/1945	
68	SRI.KUNHAYI.C	FIREMAN	56	08/04/1964	Mariyam	Wife	49	06/03/1971	4
					Hairunnisa	Daughter	25	25/05/1995	
					Naufal	Son	30	27/05/1990	
					Ummachu	Mother	83	1937	
69	SMT.NAFEESA.K.M	PROD.ASSISTANT	48	10/03/1972	Moidy.N.P	Husband	54	10/03/1966	4
					Shahid	Son	30	07/08/1989	
					Munah	Daughter	24	09/05/1996	
					Fathima	Mother	67	06/03/1953	
70	SMT.RASEENA.K.K	PROD.ASSISTANT	43	19/04/1977	Saleem	Husband	52	18/05/1968	4
					FadiyaNazrin	Daughter	22	24/03/1998	
					AyshaFerin	Daughter	13	06/05/2007	
					Amina	Mother	65	15/10/1954	
71	SMT.SHAKEELA.T	PROD.ASSISTANT	47	10/05/1973	Kunhayi.A	Husband	53	21/05/1967	4
					Fahad.T.K	Son	26	25/09/1993	
					Fidana.T.K	Daughter	20	09/10/1999	
					Kunhayisha	Mother	70	01/01/1950	
72	SMT.SAHIRA.A.K	PROD.ASSISTANT	53	23/05/1967	Basheer.P.K	Husband	57	17/08/1962	3
					Bazil	Son	21	20/11/1998	
					Bazem	Son	13	15/09/2006	
73	SMT.SAFIYA.M	PROD.ASSISTANT	42	27/12/1977	Subair.P.K	Husband	44	25/05/1976	5
					Muhammad Adil	Son	14	01/08/2005	
					AyshaFerin	Daughter	12	27/02/2008	
					Ammad	Father	70	25/03/1950	
					Amina	Mother	58	01/01/1962	
74	SMT.JASLA.K.V	PROD.ASSISTANT	38	08/05/1982	Kunhayi.A.K	Husband	52	06/04/1968	5
					AzahFathima	Daughter	13	27/10/2006	
					Alzanal	Son	12	21/06/2008	
					Abdul Hameed.K.V	Father	67	01/12/1952	
					Ayisha	Mother	56	03/05/1964	

75	SRI.ABDUL SALAM.T.K	PROD.ASSIS TANT	47	01/03/1973	Sabeeba.N	Wife	40	13/05/1980	3
					Shadiya	Daughter	19	08/05/2002	
					Muhammad Shamil	Son	15	11/11/2004	
76	SRI.AMMAD KUTTY.V.P	PROD.ASSIS TANT	54	06/01/1966	Shereena	Wife	45	20/04/1975	2
					Anfad	Son	23	28/11/1996	
77	SRI.ASOKAN.K.KO YILOTH	PROD.ASSIS TANT	51	16/04/1969	Mini.A.C	Wife	46	20/05/1974	5
					Akshai Krishna	Son	23	13/01/1997	
					Alakananda	Daughter	19	04/03/2001	
					Kunhikrishnan Nair	Father	74	01/01/1946	
78	SRI.BASHEER.P	PROD.ASSIS TANT	45	08/03/1975	Devi Amma	Mother	65	01/01/1955	3
					Seenath	Wife	34	08/05/1986	
					HilnaSherin	Daughter	13	03/11/2006	
79	SRI.KUNHIMOIDY. K	PROD.ASSIS TANT	50	08/05/1969	Abdulla.P	Father	81	1939	4
					Sainaba.N.K	Wife	45	08/03/1975	
					Muhammad Ashiq	Son	24	01/09/1995	
					Fahad	Son	18	30/01/2002	
80	SRI.MUHAMMADA L.I.P	OPERATOR	42	13/05/1978	Fathima	Mother	68	01/01/1952	4
					Haseena.M	Wife	31	05/04/1989	
					Ashique Muhammad	Son	12	18/03/2008	
					Danish	Son	7	03/08/2012	
81	SRI.RAJAN.C.M	PROD.ASSIS TANT	47	30/05/1973	Aysha	Mother	62	17/12/1958	4
					Sanooja	Wife	40	24/12/1979	
					Ajun.S.Raj	Son	15	30/04/2005	
					Arya Raj	Daughter	13	24/04/2007	
82	SRI.RAMAKRISHN AN.K	FIREMAN	55	21/04/1965	Kalyani	Mother	70	1950	5
					Reeja	Wife	51	15/05/1969	
					Anju	Daughter	30	21/04/1990	
					Vishnu	Son	25	14/03/1995	
					Kunhananthan Nair	Father	87	1933	
83	SRI.RASHEED.T	PROD.ASSIS TANT	40	30/05/1980	Karthiyani	Mother	70	1950	5
					Rabeehath.T.K	Wife	33	15/04/1987	
					AyshaRifa	Daughter	12	11/04/2008	
					AthifRayan	Son	7	11/10/2012	
					Thruvayikutty	Father			
84	SRI.SAMEER.K.K	DRIVER CUM SALES ASSISTANT	40	27/02/1980	Aleema	Mother	61	01/01/1959	5
					Safeena	Wife	28	01/01/1992	
					MuhammedShebin Shan	Son	10	04/08/2010	
					MuhammedZiyan.K. K	Son	7	26/06/2013	
					Kunhayi.K.K	Father	78	01/05/1952	
85	SRI.SUDHAN.P	FIREMAN	54	04/05/1966	Nafeesa	Mother	58	25/05/1961	3
					Shyma.K	Wife	42	04/03/1978	
					Aswin Ram	Son	21	28/04/1999	
86	SRI.SURENDRAN NHERAKUNIYIL	OPERATOR	48	15/03/1972	Adithyan	Son	14	10/11/2005	3
					Padmini	Wife	48	16/05/1972	
					Jinsha	Daughter	24	17/12/1995	
87	SRI.UMMER KOYA.C.K	PROD.ASSIS TANT	55	02/04/1965	Jithin	Son	20	18/10/1999	3
					Shahida.P.M	Wife	42	04/03/1978	
					ShamilNavar	Son	23	01/05/1997	
88	SRI.VIJAYAN.P.M	PROD.ASSIS TANT	49	05/05/1971	AdilHafi	Son	19	03/02/2001	3
					VidyaRathnam	Wife	37	13/01/1983	
					Dyan Vijay	Son	14	25/11/2005	
89	SRI.AMMEDKUTTY KADAVATH	PROD.ASSIS TANT	56	12/03/1964	Deva Rudra	Daughter	9	26/03/2011	1
					Nafeesa	Wife	55	15/03/1965	

90	SRI.AASSAN KOYA.C	PROD.ASSIS TANT	49	16/04/1971	Shahina	Wife	42	15/12/1977	4
					Jamshad	Son	22	05/05/1998	
					Junaid	Son	18	01/05/2002	
					Avaru.K.K	Father	69	1951	
91	SRI.SURENDRAN.A .M	PROD.ASSIS TANT	56	17/05/1964	Karthiyani	Wife	51	31/05/1969	3
					Nimisha.A.M	Daughter	21	21/07/1999	
					Neethu.A.M	Daughter	19	20/04/2001	
92	SRI.ABU.K.M	HEAD LOAD WORKER	51	11/04/1969	Safiya	Wife	44	01/01/1976	3
					Ramshad	Son	25	26/05/1996	
					Rafkhana	Daughter	20	26/06/2000	
93	SRI.LATHEEF.K.M	HEAD LOAD WORKER	50	07/03/1970	Ramla.K.M	Wife	45	01/01/1975	4
					Fasila	Daughter	26	18/10/1993	
					Fadalunisa	Daughter	24	05/03/1996	
					Koyakutty	Father	105	01/01/1915	
94	SRI.SHIBU.A.V	HEAD LOAD WORKER	52	04/04/1978	Bavitha	Wife	36	29/07/1984	3
					Almika	Daughter	2	26/10/2017	
					AmmukuttyAmma	Mother	74	05/10/1945	
95	SRI.BASHEER.T	HEAD LOAD WORKER	49	05/08/1970	Rabiya	Wife	40	02/12/1979	3
					Nihal Muhammad	Son	18	26/09/2001	
					Mohammad Sinan	Son	15	23/02/2005	
96	SRI.MOIDEENKOY A.K	HEAD LOAD WORKER	51	11/05/1969	Sainaba.P.P	Wife	45	08/05/1975	3
					Shahina.A	Daughter	26	21/02/1994	
					Rishana.A	Daughter	19	13/10/2000	
97	SRI.ABDULRAHIM. N	HEAD LOAD WORKER	38	04/03/1983	Nasmina	Wife	27	11/05/1994	3
					Mehra An Dijani	Daughter	8	11/09/2013	
					Kadeeja	Mother	57	1964	

TOTAL – 97 EMPLOYEES AND 310 DEPENDANTS