

No2584/ADM2/2021/KFD

Dated : 19/01/2022

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

TENDER NOTICE

Sealed Competitive Tenders are invited from IRDAI registered well established Insurance Companies (not Insurance Brokers) for the renewal of Group Medical Insurance Policy of the Workers, Head load Workers and their families of KERAFED Oil Complex, Karunagappally (Workers and Head Load Workers - 97 Nos, Dependants – 315 Nos. TOTAL= 412 Nos). The Tender Form and all other details are available at www.kerafed.com. The details of Workers, Head Load Workers and their dependants are annexed in this tender document. The sum insured is Rs.5 Lakhs per family. The envelope containing the tender should bear the superscription” Tender for renewal of Group Medical Insurance Policy”. The last date for receipt of Tenders will be **02/02/2022 Wednesday 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, Vikas Bhavan.P.O, Vellayambalam, Thiruvananthapuram-695 033 .

KERAFED reserves the right to reject any tender without assigning any reason whatsoever.

Sd/-
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 WORKERS,
HEADLOAD WORKERS AND THEIR FAMILIES

(TO BE RETURNED DULY SIGNED ON ALL PAGES)

Phones: 2321660, 2320504
2326209, 2322736

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

Ref. No: 2584/ADM-2/2021/KFD

TENDER FORM NO :
ISSUE DATE :

Invitation to Tender and instructions to Tenderer

To

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.....
.....

This document contains
9 - pages

Dear Sir(s),

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

We, Kerala Kerakarshaka Sahakarana Federation Ltd No.4370 (KERAFED) intend to invite competitive tenders for the renewal of Medical Insurance Policy of KERAFED Workers, Headload Workers and their dependants.

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 **02/02/2022 at 2.30 PM. The tenders will be opened on the same day at 3 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 I 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 Workers, Headload Workers and their dependent family members*". The sealed envelope should be reached in this 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:

- Duly completed covering letter as per Annexure-I on official letter head.
- The terms and conditions duly signed as Annexure-II.

- Relevant supporting documents.
 - The financial bid as per Annexure-III.
 - 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 shall be present, Insurance Brokers are not allowed.
 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 superscribed 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 **02/02/2022 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 Workers, Heaload Workers 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

**Sd/-
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 Workers, Heaload
Workers and their Dependent Family Members.

Ref: Notice inviting Tender No. 2584/ADM-2/2021/KFD.

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 WORKERS, HEADLOAD WORKERS AND THEIR DEPENDENT FAMILY MEMBERS.

Technical details Remarks

KERAFED

Commencement Date	:	20/02/2022
Period	:	One Year
Insured Group details	}	19/02/2022
Employee strength as on		

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	20/02/2022	
Period	One Year	
Insured Group details Employee strength as on 19/02/2021		Details attached
No.of Workers & Headload Workers	97 Nos	
No.of Dependents	315 Nos	
Total No.of Lives	412 Nos	
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
Workers, Headload Workers 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

**MEDICAL INSURANCE - 2022-2023 - KERAFED OIL COMPLEX KARUNAGAPPALLY - DETAILS OF WORKERS,
HEAD LOAD WORKERS & DEPENDENTS**

Sl. No.	Name of Employee & Designation	Home Address	Date of Birth	Age (2022)	No. of dependants	Name of dependents	Relation	Age (2022)	Date of Birth
1	RADHAKRISHNAN.R Production Assistant Gr.I	RADHAKRISHNA BHAVANANM KARUNAGAPPALLY, K.S.PURAM.P.O. KOLLAM - 690544,	08/04/1966	56 Yrs	3	PUSHPAVALL Y.N	Wife	52 Yrs	05/11/1970
						RENJITHA.R	Daughter (married)	31 Yrs	23/02/1991
						RAVEENA.R	Daughter (married)	29 Yrs	12/04/1993
2	ANILKUMAR.K. Production Assistant Gr.I	MEDATHAZHA THEKKATHIL, K.S.PURAM.P.O. KARUNAGAPPALLY, KOLLAM Dist.- 690544,	30/05/1970	52 Yrs	0	-	-	-	-
3	PARAMESWARAN NAIR K Production Assistant Gr.I	SIVASAILAM, MULLAKKERY, PANMANA.P.O CHAVARA,KOLLAM DIST.. -691583,	25/05/1968	54 Yrs	3	REMADEVI.C	Wife	49 Yrs	15/05/1973
						ANUPAMA.R	Daughter (married)	23 Yrs	07/06/1999
						ANOOP.P	Son	18 Yrs	20/02/2004
4	SIVASANKARA PILLAI.R. Production Assistant Gr.I	PALAPPALLIL, K.S.PURAM.P.O KARUNAGAPPALLY, KOLLAM Dist.- 690544,	20/04/1965	57 Yrs	3	GEETHAMMA .S	Wife	54 Yrs	22/07/1968
						GIREESHKUMAR.S	Son (married)	33 Yrs	02/05/1989
						GREESHMA.G	Daughter (married)	27 Yrs	27/02/1995
5	GIREESHKUMAR.C.R Production Assistant Gr.I	RAJESWARY BHAVANAM, K.S.PURAM.P.O KARUNAGAPPALLY, KOLLAM - 690544,	30/05/1970	52 Yrs	3	RADHAMANI	Wife	45 Yrs	08/03/1977
						ANJU	Daughter	25 Yrs	15/08/1997
						ANU	Daughter	23 Yrs	18/03/1999
6	AJIKUMAR.B. Electrical Assistant Gr.I Non Tradesman	KANIMANGALATHU, ADINADU SOUTH, KATTILKADAVU. P.O. KARUNAGAPPALLY, KOLLAM DT.- 690542	31/05/1973	49 Yrs	3	LEKHA.V	Wife	39 Yrs	01/01/1983
						GOWRI NANDANA	Daughter	17 Yrs	21/11/2005
						CHELLAMMA	Mother	68 Yrs	1954
7	PRAMOD.G. Senior Operator Non Tradesman - P&F	CHENKILATHUTHAR A THEKKATHIL, S.W.THAZHAVA, THAZHAVA. P.O KARUNAGAPPALLY ,KOLLAM DT.. - 690523	15/05/1973	49 Yrs	4	AJA.D	Wife	37 Yrs	30/10/1984
						ADITHYAN.P	Son	17 Yrs	27/10/2005
						DEVADEVAN.P	Son	11 Yrs	22/06/2011
						RAJAMMA	Mother	71 Yrs	1951

8	MANOHARAN.S. Senior Technician Non Tradesman - O/M	PANIKKASSERIL, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT.- 690542,	05/05/1967	55 Yrs	4	SUMA.P	Wife	50 Yrs	01/05/1972
						AYYAPPAN.M	Son	24 Yrs	25/11/1998
						PARVATHY.S	Daughter	19 Yrs	24/06/2003
						OMANA	Mother	81 Yrs	01.01.1941
9	PRADEEPAN.V Production Assistant Gr.I	THUNDTHIL VADAKKATHIL, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT.- 690542,	14/05/1969	53 Yrs	4	REJANIKUMARI .S	Wife	47 Yrs	15/05/1975
						ACHAL.P	Son	23 Yrs	22/06/1999
						AKSHARA.P	Daughter	20 Yrs	21/04/2002
						SARASAMMA.K	Mother	70 Yrs	1950
10	KRISHNANKUTTY.K. Senior TechnicianNon Tradesman -O/M	THANALADINADU SOUTH,KATTILKADA VU. P.OKARUNAGAPPAL LY,KOLLAM DT.- 690542,	12/04/1965	57 Yrs	3	RADHAMONY.J	Wife	50 Yrs	20/01/1972
						ANIKRISHNAN. K	Son	31 Yrs	10/05/1991
						AJIKRISHNAN.K	Son	30 Yrs	01/05/1992
11	SOMASEKHARAN PILLAI.J Production Assistant Gr.I	PALAPPALLI THEKKATHIL, PULIYOORVANCHI(S OUTH), EDAKKULANGARA P.O KOLLAM DT..- 690562	20/05/1966	56 Yrs	3	RAJASREE AMMA.R	Wife	48	25/05/1972
						VISHNU.S	Son	24	04/08/1996
						ASWATHY.R	Daughter (married)	22	16/08/1998
12	OMANA.K. Production Assistant Gr.I	CHANGAYIL THEKKATHIL, K.S.PURAM.P.O. KARUNAGAPPALLY, KOLLAM Dist.- 690544,	21/04/1965	57 Yrs	3	VISWAMBHARA N.G	Husband	63	13/11/1957
						VISWADEV	Son	34	13/04/1986
						VISWAKUMAR	Son	32	21/03/1988
13	ABDUL HABEEB.M. Production Assistant Gr.I	MAMBARAVALLIL THEKKATHIL, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT.- 690542,	20/05/1967	55 Yrs	3	SEENATH.J	Wife	43 Yrs	10/05/1979
						MUHAMMED SUHAIL.A	Son	22 Yrs	03/05/1999
						ALAMEEN	Son	20 Yrs	25/11/2002
14	RASHEED.M. Fireman Senior Grade (Fire fighting)	BAITHU-NOOR, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT.- 690542,	23/05/1970	52 Yrs	4	SHEEBA	Wife	40 Yrs	25/05/1982
						ATHILA RASHEED.S	Daughter	18 Yrs	29/02/2004
						ADNAN RASHEED.S	Son	12 Yrs	12/03/2009
						MUHAMMADALI	Father	81 Yrs	1941

15	SALIM.M. Senior Technician Non Tradesman - O/M	EDASSERI, PADA-NORTH, KARUNAGAPPALLY. P.O., KOLLAM Dist.	25/05/1972	50 Yrs	4	NIZA.H	Wife	44 Yrs	20/05/1978
						SUFIYA.N	Daughter	21 Yrs	24/01/2001
						AJMI.N	Daughter	18 Yrs	17/01/2004
						NABEESA BEEVI	Mother	65 Yrs	1957
16	SALIM.P. Food Product Assistant Gr.I	F.A.MANZIL, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT.- 690542,	15/01/1969	53 Yrs	3	NISSAMOL.R	Wife	45 Yrs	25/05/1977
						FATHIMA.S	Daughter	18 Yrs	07/06/2004
						ALAMEEN	Son	14 Yrs	04/11/2008
17	NASSAR.K. Electrical Assistant Gr.I Non Tradesman	KUNNEL, K.S.PURAM.P.O. KARUNAGAPPALLY KOLLAM Dist.,- 690544,	14/04/1971	51 Yrs	5	NAFEESATH.K	Wife	46 Yrs	30/03/1975
						ANSIYA.N	Daughter (married)	25 Yrs	30/06/1997
						NASIYA.N	Daughter	23 Yrs	18/11/1999
						ANAS.N	Son	18 Yrs	13/08/2004
						KHADEEJA UMMA KUNJU	Mother	75 Yrs	1947
18	ISAHAKH.K. Senior Technician Non Tradesman - O/M	HANSANA MANZIL, PADA-NORTH, KARUNAGAPPALLY. P.O., KOLLAM Dist.	29/05/1966	56 Yrs	4	SAFIYATH.S	Wife	45 Yrs	20/05/1977
						HANSA.I	Daughter	21 Yrs	10/05/2001
						HAMSANA.I	Daughter	18 Yrs	04/04/2004
						SAINABAKUNJU	Mother	86 Yrs	01/01/1936
19	MURALI.V. Production Assistant Gr.I	MEENATHERIL, K.S.PURAM.P.O.KAR UNAGAPPALLYKOLL AM Dist.,- 690544,	10/05/1967	55 Yrs	3	SREEKALA.G	Wife	51 Yrs	20/05/1973
						RESHMA.S	Daughter (married)	27 Yrs	29/08/1995
						REKHA.S	Daughter (married)	24 Yrs	17/08/1998
20	BABU.M. Production Assistant Gr.I	PALAPPALLI THARAYIL, K.S.PURAM.P.O. KARUNAGAPPALLY KOLLAM Dist.,- 690544,	21/04/1965	57 Yrs	3	SATHI.P	Wife	56 Yrs	15/05/1966
						SUDHEESH BABU	Son (married)	30 Yrs	05/05/1992
						SREELEKAHMI	Daughter	25 Yrs	20/01/1997
21	SABU.B Production Assistant Gr.I	SREEVILASAM, K.S.PURAM.P.O. KARUNAGAPPALLY KOLLAM Dist.,- 690544,	20/05/1971	51 Yrs	3	MANJUSHA	Wife	50 Yrs	31/06/1972
						SUBRU	Son	29 Yrs	02/04/1993
						MANJIMA	Daughter	21 Yrs	24/10/2001

22	PUSHPARAJAN.K. Production Assistant Gr.I	SOORYALAYAM, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT.. - 690542,	13/04/1966	56 Yrs	3	SUNI.S	Wife	47 Yrs	20/04/1975
						SURYARAJ.P	Son	26 Yrs	24/04/1996
						DHANALAKSHMI. D	Daughter (married)	25 Yrs	25/05/1997
23	ANILKUMAR.K. Production Assistant Gr.I	VERROUR VEEDU, K.S.PURAM.P.O. KARUNAGAPPALLY KOLLAM Dist.,- 690544,	08/04/1971	51 Yrs	4	LATHIKA.R	Wife	41 Yrs	20/05/1981
						ASWIN.A.NAIR	Son	19 Yrs	26/11/2003
						ABHIJITH.A. NAIR	Son	14 Yrs	25/06/2008
						SARADAMMA	Mother	76 Yrs	01/01/1946
24	ALIKUNJU.M. Production Assistant Gr.I	MANAKKATTU THEKKATHIL, ADINADU SOUTH, KATTILKADAVU. P.O. KARUNAGAPPALLY, KOLLAM DT.- 690542,	28/05/1967	55 Yrs	3	SEENATH.A	Wife	47 Yrs	20/05/1975
						ANSEE.A	Daughter (married)	27 Yrs	30/12/1995
						AMEENA.A	Daughter (married)	22 Yrs	09/06/2000
25	PUSHPACHANDRAN .N. Production Assistant Gr.I	KARINILATHU, ADINADU SOUTH, KATTILKADAVU. P.O. KARUNAGAPPALLY, KOLLAM DT.- 690542,	30/05/1970	52 Yrs	3	SINDHU.S	Wife	51 Yrs	10/08/1971
						SUJITH.P	Son (married)	31 Yrs	26/05/1991
						SUJITHA.P	Daughter (married)	30 Yrs	29/07/1992
26	PRASANNAN.K Production Assistant Gr.I	THARAVEETIL, K.S.PURAM.P.O. KARUNAGAPPALLY KOLLAM Dist.,- 690544,	02/05/1968	54 Yrs	3	GIRIJA.R	Wife	51 Yrs	28/05/1971
						PREEJA.G	Daughter	26 Yrs	24/04/1996
						PRIYA.P	Daughter	25 Yrs	31/05/1997
27	AJAYAKUMAR.R. Production Assistant Gr.I	PANIKKASSERIL, ADINADU SOUTH, KATTILKADAVU. P.O. KARUNAGAPPALLY, KOLLAM DT.- 690542,	14/05/1970	52 Yrs	4	SEENA.K	Wife	50 Yrs	20/05/1977
						APARNA.A.S	Daughter	20 Yrs	16/12/2002
						AJAYAGOSH.A	Son	16 Yrs	29/11/2006
						SUMATHY KUTTIYAMMA	Mother	79 Yrs	1943
28	ANILKUMAR.G Production Assistant Gr.I	CHAMPANKOTTU THEKKETHARA, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DT.	30/05/1970	52 Yrs	4	SULOCHANA AMMA.S	Wife	40 Yrs	20/03/1982
						ANATHAKRISH NAN.A	Son	21 Yrs	28/04/2001
						ARUNKRISH NAN.A	Son	17 Yrs	15/05/2005
						RAJAMMA	Mother	80 Yrs	1942

29	PRAKASAN.S. Production Assistant Gr.I	OAM SIVALAYAM,K.S.PUR AM.P.OKARUNAGA PPALLY,KOLLAM Dist.- 690544,	10/01/1969	53 Yrs	3	REJANI.M	Wife	46 Yrs	05/02/1976
						ATHULYA.R	Daughter (Married)	27 Yrs	18/11/1995
						OMANA	Mother	76 Yrs	1946
30	KAMALAN.K. Godown Assistant Gr.I	SREE BHAVANAM, MUZHANGODI, THODIYOOR. P.O KARUNAGAPPALLY, KOLLAM DT.- 690523,	25/05/1965	57 Yrs	2	USHA.N	Wife	54 Yrs	20/05/1968
						AKSHAI KAMAL	Son	21 Yrs	02/12/2001
31	MOHANAN.K. Production Assistant Gr.I	THARAVEETIL VADAKKATHIL, K.S.PURAM.P.O KARUNAGAPPALLY,. KOLLAM Dist.- 690544,	24/05/1966	56 Yrs	4	BINDHU.T	Wife	49 Yrs	30/05/1973
						MINNU MOHAN	Daughter (Married)	29 Yrs	21/12/1993
						MEGHA MOHAN	Daughter	25 Yrs	21/10/1997
						SARASWATHI	Mother	76 Yrs	1946
32	JAYAPRAKASH.K. Operator Non Tradesman - P&F	VENGOLIL, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT. - 690542,	20/03/1970	52 Yrs	3	LEENA.L	Wife	47 Yrs	07/05/1975
						GOKUL PRAKASH.J	Son	25 Yrs	12/02/1997
						MRIDUL PRAKASH.J	Son	16 Yrs	07/03/2006
33	SURENDRAN.K. Production Assistant Gr.I	KUNNEL VEEDU, ADINADU SOUTH, KATTILKADAVU. P.O KARUNAGAPPALLY, KOLLAM DT. - 690542,	07/03/1967	55 Yrs	3	ANITHA.L	Wife	45 Yrs	20/05/1977
						ASWIN.S.	Son	5 Yrs	30/11/2017
						KOCU NANI	Mother	88 Yrs	1934
34	SIDHIK.M. Production Assistant Gr.I	PALLILAYYATHU EDAPPURA, NORTH MYNAGAPPALLY, MYNAGAPPALLY. P.O., KOLLAM Dist.	21/05/1966	56 Yrs	3	SULFATH	Wife	48 Yrs	14/06/1974
						SIBINSHA.S	Son	28 Yrs	07/02/1994
						ANWARSHA. S	Son	26 Yrs	18/03/1996
35	BALARAJAN.A. Senior Operator Non Tradesman - P&F	KOTTARATHIL, ADINADU NORTH, ADINADU. NORTH. P.O., KARUNAGAPPALLY, KOLLAM DT.	31/05/1964	58 Yrs	3	VIJAYA.P	Wife	44 Yrs	21/03/1978
						ATHULAYA.V	Daughter (married)	25 Yrs	04/07/1997
						ARJUN.B	Son	20 Yrs	12/07/2002
36	GOPAKUMAR.S. Senior Operator Non Tradesman - P&F	SREEVINAYAKAM, NEELIKULAM, VAVVAKKAVU. P.O, KARUNAGAPPALLY, KOLLAM DT.	22/05/1969	52 Yrs	4	PRASANNKU MARI	Wife	49 Yrs	30/05/1973
						AMARNATH. G	Son	26 Yrs	18/11/1996
						AMRDEEP.G	Son	20 Yrs	18/04/2002
						SANTHAMM A	Mother	72 Yrs	1950

37	SAINUDEENKUNJU.S Senior Technician Non Tradesman - O/M	CHENKARA LAKSHAMVEEDU, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DT.	28/05/1970	52 Yrs	4	SAFIYATH.H	Wife	48 Yrs	10/01/1974
						SHAMLA.S	Daughter (married)	29 Yrs	16/05/1993
						SHAMNATH.S	Son	27 Yrs	05/08/1995
						BEEVI KUNJU	Mother	76 Yrs	1946
38	RAZEENA.A. Production Assistant Gr.I	SAJNA MANZIL, MARU NORTH, ALUMKADAVU. P.O., KARUNAGAPPALLY, KOLLAM DT.	20/05/1971	51 Yrs	5	DILEEP.T	Husband	52 Yrs	27/05/1970
						SAJANA.R	Daughter (married)	26 Yrs	25/01/1996
						SABNA.R	Daughter (married)	25 Yrs	20/05/1997
						AZIZ	Father	74 Yrs	1948
						SULEKHABEEVI	Mother	67 Yrs	1955
39	MAJEED KUTTY.M. Fireman Gr.I(Fire fighting)	VYPPI THEKKATHIL, EDAKKULANGARA. P.OK ARUNAGAPPALLY, KOLLAM DIST..- 690562	02/03/1964	58 Yrs	4	LAILA.M	Wife	50 Yrs	10/05/1972
						SHAHINA.M	Daughter (Married)	35 Yrs	20/05/1987
						HASEENA.M	Daughter (Married)	31 Yrs	28/05/1991
						SHARIFA BEEVI	Mother	81 Yrs	1/1/1941
40	NIZAR.Y Production Assistant Gr.I	OTTATHENGIL , PADA NORTH, KARUNAGAPPALLY P.O., KARUNAGAPPALLY, KOLLAM DT.	25/05/1971	51 Yrs	3	MUBEENA.H	Wife	42 Yrs	25/05/1980
						AJMAL.N	Son	23 Yrs	05/11/1999
						AJMI.N	Daughter	20 Yrs	27/08/2002
41	JAYAPALAN.K.S Production Assistant Gr.I	VEEROLIL, K.S.PURAM P.O. KARUNAGAPPALLY KOLLAM DT,- 690544	08/05/1968	54 Yrs	3	AMBILI.S	Wife	47 Yrs	31/05/1975
						SABARIPALAN.J	Son	27 Yrs	14/08/1995
						SARANYA.A.J	Daughter	23 Yrs	07/04/1999
42	PRAMOD.S. Production Assistant Gr.I	KARTHIKA BHAVANAM, ADINADU NORTH. P.O., KARUNAGAPPALLY, KOLLAM DIST.	25/05/1973	49 Yrs	4	SUJA.S	Wife	39 Yrs	5/10/1983
						LEKSHMI.S	Daughter	17 Yrs	1/1/2005
						ABHIJITH.P	Son	13 Yrs	9/20/2009
						SULOCHANA	Mother	70 Yrs	1952
43	PRAKASAN.R. Fireman Gr.I	PAYIKKATTU VEEDU, K.S.PURAM P.O. KARUNAGAPPALLY KOLLAM DT.,,- 690544	28/05/1974	48 Yrs	3	MANJULEKSH MI.S	Wife	35 Yrs	5/15/1987
						SREENANDANA .P.M	Daughter	6 Yrs	3/11/2016
						SANTHAKU MARI AMMA	Mother	72 Yrs	01.01.1950

44	RAVEENDRAN.J. Despatch Assistant Gr.I	R.S.BHAVANAM, KOTTAKKUPURAM, CLAPPANA. P.O KARUNAGAPPALLY, KOLLAM DT..- 690525	21/05/1967	55 Yrs	3	SHEELA.S	Wife	48 Yrs	24/09/1974
						AKSHY RAVEENDRAN	Son	25 Yrs	12/5/1997
						AKSHYA RAVEENDRAN	Daughter	21 Yrs	24/03/2001
45	BIJU.D. Driver-cum- Sales Assistant Gr.I	BINDU BHAVANAM, PADA-NORTH, KARUNAGAPPALLY. P.O KOLLAM DIST..- 690518	15/05/1972	50 Yrs	5	SHEELA.P	Wife	47 Yrs	31/05/1975
						ANANTHU.B	Son	25 Yrs	9/11/1997
						ABHIJITH.B	Son	19 Yrs	17/04/2003
						DIVAKARAN.P.	Father	84 Yrs	1938
						RATHNAMMA B	Mother	73 Yrs	1949
46	RAJEEVAN.K Lab Assistant Gr.I	RAHUL BHAVANAM, ADINADU NORTH P.O., KARUNAGAPPALLY, KOLLAM DT.	19/05/1964	58 Yrs	2	INDIRA.B	Wife	56 Yrs	28/05/1966
						RAHUL RAJEEV	Son	25 Yrs	12/3/1997
47	VIJAYAKUMAR.G. Fireman Senior Grade (Fire fighting)	PULOOSERIL VEEDU, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DT.	30/05/1964	58 Yrs	2	PADMAKUMARI. T.K	Wife	57 Yrs	1/1/1965
						VIGNESH.V.P	Son	25 Yrs	7/8/1997
48	SHAJI.K. Production Assistant Gr.I	AYIKKOMATHU PADETTATHIL, K.S.PURAM P.O.- KARUNAGAPPALLY, KOLLAM DT.,690544	10/05/1977	45 Yrs	4	SHEMEERA.N	Wife	34 Yrs	15/04/1988
						ALTHAF.S	Son	13 Yrs	20/02/2009
						ALFIYA.S	Daughter	11 Yrs	6/2/2011
						SAINABAKUNJU	Mother	86 Yrs	1/1/1936
49	USHAKUMARI.K.Pro duction Assistant Gr.I	KEEPPALLITHARAYIL , KRISHNAPURAM, KAYAMKULAM. P.O., ALAPPUZHA DISTRICT.	25/05/1971	51 Yrs	2	SAJITHKUMAR.S	Son (married)	32 Yrs	8/4/1990
						SARITHA.S	Daughter (married)	29 Yrs	8/22/1993
50	USHADEVI.G. Production Assistant Gr.I	ARUNBHAVANAM, K.S.PURAM P.O. KARUNAGAPPALLY KOLLAM DT.,- 690544	20/05/1966	56 Yrs	2	ASWATHY KRISHNAN	Daughter (married)	30 Yrs	30/03/1992
						ARUNKRISHNAN	Son	29 Yrs	19/03/1993
51	ARUN.R Worker	ARUN NIVAS K.S.PURAM P.O. KARUNAGAPPALLY KOLLAM DT.,- 690544	6/12/1989	33 Yrs	3	APARNA.J	Wife	24 Yrs	19/12/1998
						HRIDANTH.A	Daughter	1 Yr	18/06/2021
						SARASWATHY	Mother	54 Yrs	1968

52	SHAMA CHANDRAN.C Worker	MAZHAPPAYYATHU PADINJARE THARA ADINADU SOUTH, KATTILKADAVU.P.O. KARUNAGAPPALLY, KOLLAM DT.- 690542	22/05/1974	48 Yrs	4	ASWATHI.S.	Wife	41 Yrs	14/05/1981
						SARANYA.A. CHANDRAN	Daughter	16 Yrs	9/1/2006
						SANDEP CHANDRAN	Son	14 Yrs	15.12.2008
						JANAJI	Mother	79 Yrs	1/1/1943
53	ANILKUMAR.S Worker	AISWARAYA BHAVANAM NEELIKULAM, VAVVAKKAVU. P.O KARUNAGAPPALLY, KOLLAM DT.	30/04/1976	46 Yrs	4	SAMPATHU KUMARI.K.,	Wife	38 Yrs	05.05.1984
						AISWARAYA.S.	Daughter	18 Yrs	24.08.2004
						ADARSH.A.	Son	10 Yrs	07.05.2012
						OMANAYAMM A	Mother	75 Yrs	1/1/1947
54	DINESH.R Worker	PULLAMPALLIL THEKKATHIL, PUNNAKKULAM K.S.PURAM P.O. KARUNAGAPPALLY, KOLLAM DT.- 690544	19/05/1975	47 Yrs	4	DEEPA.R.	Wife	39 Yrs	18/05/1983
						DEVADATH.D.	Son	15 Yrs	6/11/2007
						DEVADARSH.D.	Son	6 Yrs	19/04/2016
						MANDAKINI	Mother	71 Yrs	1951
55	SURESH.S Worker	RESHMA NIVAS, PUNNAKKULAM, K.S.PURAM P.O. KARUNAGAPPALLY, KOLLAM DT.- 690544	10/5/1972	44 Yrs	3	RAJALEKSHMI. R.	Wife	44 Yrs	5/21/1978
						RESHMA SURESH	Daughter	26 Yrs	4/28/1996
						SREEHARI.S.	Son	22 Yrs	1/28/2000
56	SURESH.N. Worker	KALEEKAL VADAKKATHIL, PUNNAKKULAM K.S.PURAM P.O. KARUNAGAPPALLY, KOLLAM DT.- 690544	30/05/1971	51 Yrs	4	USHA.O.	Wife	46 Yrs	5/8/1976
						SUMESH.S.	Son	24 Yrs	6/22/1998
						SUNEESH.S.	Son	21 Yrs	5/31/2001
						SRUTHY.U.	Daughter	18 Yrs	12/7/2004
57	RADHAKRISHNAN.G Worker	KRISHALAYAM, ADINADU SOUTH, KATTILKADAVU.P.O. KARUNAGAPPALLY, KOLLAM DT. - 690542	10/5/1969	53 Yrs	3	VIJAYAMMA.D.	Wife	43 Yrs	5/31/1979
						AMMUKRISHNAN.	Daughter	19 Yrs	11/4/2003
						ANANTHU KRISHNAN.R.	Son	13 Yrs	3/29/2009
58	NISARKUTTY.M Worker	VARIKKOLIL LEKSHAMVEEDU, ADINADU NORTH.P.O., KULASEHARAPURA M KARUNAGAPPALLY, KOLLAM DT.	8/5/1971	51 Yrs	2	SUBAIDA	Wife	68 Yrs	28/11/1954
						SANOOP.N.	Son (married)	30 Yrs	11/5/1992
59	LALITHAMBARAN.V Worker	KOCHUPURA KIZHAKKATHIL, KOLLA.P.O. VADAKKUMTHALA, KARUNAGAPPALLY, KOLLAM DT.,- 690536	3/3/1970	52 Yrs	3	VIJAYAKUMARI .V.	Wife	46 Yrs	5/12/1976
						LITHIN.L.	Son	22 Yrs	4/21/2000
						RAJAMMA	Mother	74 Yrs	1948

60	BABU.N.Worker	RESHMA BHAVANAM,NORTH MYNAGAPPALLY.P.OMYNAGAPPALLYK OLLAM DT. - 690519	20/05/1970	52 Yrs	4	RADHAMANIY AMMA.S.	Wife	55 Yrs	30/05/1967
						RESHMA BABU.R.	Daughter (married)	27 Yrs	16/12/1995
						AISWARYA BABU	Daughter	17 Yrs	18/07/2005
						ARUN BABU	Son	14 Yrs	24/09/2008
61	BABU.G. Worker	THAYYIL PADEETTATHIL, ADINADU SOUTH, KATTILKADAVU.P.O KARUNAGAPPALLY, K OLLAM DT.. - 690542	1/1/1969	52 Yrs	3	BEENA	Wife	47 Yrs	1/1/1975
						BIPIN.B	Son	17 Yrs	8/10/2005
						RADHA.M.	Mother	75 Yrs	1947
62	VIJAYAN.V. Worker	MADATHIL KANNIMETHARAYIL, PUNNAKKULAM K.S.PURAM P.O KARUNAGAPPALLY, KOLLAM DT..- 690544	7/2/1967	55 Yrs	3	VASANTHA.B.	Wife	41 Yrs	17/05/1981
						VIJITH.V.	Son	21 Yrs	2001
						VISAKH.V.	Son	18 Yrs	4/6/2004
63	ANANDAN.M. Worker	PALAPPALLI THARAYIL, PUNNAKKULAM K.S.PURAM P.O KARUNAGAPPALLY, KOLLAM DT..- 690544	23/05/1969	53 Yrs	3	KARTHIKA.P	Wife	55 Yrs	1967
						ANJALI.K.	Daughter	29 Yrs	20/03/1993
						ANEESH.A.	Son	26 Yrs	30/05/1996
64	BABU.A. Worker	MANJANI PADEETTATHIL, NAMBARUVIKALA, ALUMKADAVU.P.O KARUNAGAPPALLY, KOLLAM DT., - 690573	28/04/1964	58 Yrs	3	PREEJA.M.	Wife	40 Yrs	20/05/1982
						KAVYA BABU	Daughter	18 Yrs	1/11/2004
						KARTHIK.B.	Son	12 Yrs	3/7/2010
65	SATHEESAN.M. Worker	MANJANI PADEETTATHIL, NAMBARUVIKALA, ALUMKADAVU.P.O KARUNAGAPPALLY, KOLLAM DT., - 690573	20/05/1968	54 Yrs	4	SARASWATHI.S	Wife	47 Yrs	21/09/1975
						SANOOP.S.	Son	28 Yrs	25/03/1994
						SANILA.S.	Daughter	25 Yrs	19/02/1997
						LEKSHMIKUTTY	Mother	72 Yrs	1950
66	MOHANAN.N. Worker	PERUMANA KIZHAKKATHIL, NORTH MYNAGAPPALLY.P. O. MYNAGAPPALLY, KOLLAM DT.	24/05/1967	55 Yrs	3	REMANI.B.	Wife	54 Yrs	5/23/1968
						AKHIL.M.	Daughter	22 Yrs	1/5/2000
						ATHIRA.R	Son	20 Yrs	1/19/2002
67	BABU.S. Worker	MADATHIL PADINJARETHARA, PUNNAKKULAM K.S.PURAM P.O KARUNAGAPPALLY, KOLLAM DT..- 690544	15/03/1967	55 Yrs	3	GEETHA	Wife	52 Yrs	1970
						VIJIL.B	Son	29 Yrs	2/1/1993
						ANU.B.	Son	24 Yrs	3/2/1998

68	ABDUL VAHAB.M. Worker	PALAMOOTTIL THEKKATHIL, ADINADU SOUTH, KATTILKADAVU.P.O KARUNAGAPPALLY ,KOLLAM DT.. - 690542	20/04/1967	55 Yrs	3	SHAHIDA BEEVI.K.	Wife	50 Yrs	20/05/1972
						AFSEENA.A.	Daughter (married)	25 Yrs	29/06/1997
						AFSAL.A.	Son	27 Yrs	7/8/1995
69	PRASANNAN.P.K Worker	K.K.NIVAS, PUNNAKKULAM K.S.PURAM P.O KARUNAGAPPALLY, KOLLAM DT..- 690544	20.05.1966	56 Yrs	3	THARA BAI.K	Wife	50 Yrs	30/05/1972
						ANANNYA PRASANNAN	Daughter	20 Yrs	29/05/2002
						ABHIBAV.P.K.	Son	17 Yrs	19/08/2005
70	BABU.R. Worker	KANNANKARA KIZHAKKETHARA, PUNNAKKULAM K.S.PURAM P.O KARUNAGAPPALLY, KOLLAM DT- 690544	20/05/1965	57 Yrs	3	REMAYAMMAL .O.	Wife	52 Yrs	15/02/1970
						AKHIL BABU.B.	Son (married)	32 Yrs	9/11/1990
						ATHIRA.R.	Daughter (married)	30 Yrs	28/10/1992
71	SIVANANDAN.V. Worker	VAYALIL PUTHAN VEEDU NAMBARUVIKALA, ALUMKADAVU.P.O KARUNAGAPPALLY, KOLLAM DT., - 690573	21/05/1964	58 Yrs	2	VASANTHA.L	Wife	53 Yrs	25/05/1969
						SHEEJA.V.	Daughter (married)	30 Yrs	15/05/1992
72	AJAYAKUMAR.S Head Load Worker	KOCHUTHARAYIL, ADINADU NORTH, KOTTACKUPURAM, CLAPPANA P.O., KARUANGAPPALLY, KOLLAM DIST. PIN-690525.	31.05.1977	43	1	PONNAMMA	Mother	67 Yrs	1955
73	SATHEESH KUMAR.S Head Load Worker	KOLLA VEETTIL THEKKETHARA, NEELIKULAM, VAVVAKKAVU P.O., KARUANGAPPALLY, KOLLAM DIST. PIN-690528.	07.02.1982	40 Yrs	2	RAKHI.Y	Wife	33 Yrs	29.05.1989
						RADHA	Mother	73 Yrs	1949
74	NIDHINRAJ.D Head Load Worker	VARAMBATHERIL HOUSE, ADINADU SOUTH, KATTILKADAVU P.O., KOLLAM DIST.PIN- 690542.	23.01.1990	32 Yrs	4	ATHIRA.V	Wife	30 Yrs	28.05.1992
						AMAYAGATHRI .A.	Daughter	4 Yrs	10.05.2018
						DEVARAJAN.N	Father	67 Yrs	30.10.1955
						AJITHA.R.	Mother	54 Yrs	1968

75	ANURAJ.R Head Load Worker	ANURAJ NIVAS, ADINADU SOUTH, KATTILKADAVU P.O., KARUANGAPPALLY, KOLLAM DIST.,PIN- 690542.	08.05.1987	35 Yrs	5	SREEJA.A	Wife	27 Yrs	08.01.1995
						ABHIMANYA RAJ.S	Daughter	7 Yrs	02.09.2015
						ATHMIYA RAJ.S	Daughter	1 Yr	9/11/2021
						RAJAN.S.	Father	65 Yrs	02.11.1957
						GEETHA	Mother	60 Yrs	01.01.1962
76	ANIL KUMAR.B Head Load Worker	AMPALATHARAYIL, CHANGANKULANGA RA, VAVVAKKAVU P.O., KARUANGAPPALLY, KOLLAM DIST.,PIN- 690528.	23.04.1979	43 Yrs	3	SREELEKSHMI. S	Wife	36 Yrs	20.03.1986
						RITHIKA.S.ANIL	Daughter	8 Yrs	07.05.2014
						RATHNAMMA	Mother	70 Yrs	1952
77	SREERAG.S Head Load Worker	SREEJI NIVAS, ADINADU SOUTH, KATTILKADAVU P.O., KARUANGAPPALLY, KOLLAM DIST.,PIN- 690542.	02.05.1986	36 Yrs	4	REJITHA.L	Wife	29 Yrs	12.04.1993
						SREELAKSHMI. R	Daughter	6 Yrs	11.02.2016
						SREEDHARAN	Father	71 Yrs	1951
						LALITHA	Mother	67 Yrs	1955
78	BINU.P Head Load Worker	ELAMKULATHU THEKKATHIL,VENGA RA,THODIYOOR NORTH P.O.,KARUANGAPPA LLY,KOLLAM DIST.,PIN-690523.	20.05.1984	38 Yrs	1	PRABHAKARAN PILLAI	Father	80 Yrs	1942
79	RENS VIDYADHAR Head Load Worker	PULICKAL, ADINADU SOUTH, KATTILKADAVU P.O., KARUANGAPPALLY, KOLLAM DIST. - PIN- 690542.	01.06.1985	37 Yrs	2	VIDYADHARAN	Father	67 Yrs	1955
						KANAKAMMA VIDHAYADHARA N	Mother	59 Yrs	1963
80	SURESH.S Head Load Worker	KANJIKKAL PADINJARETHARA, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690542.	09.05.1980	42 Yrs	3	MAYA.S	Wife	28 Yrs	10.04.1994
						SANKARAN	Father	64 Yrs	1952
						SATHI	Mother	65 Yrs	1957

81	ROOPESH KUMAR.T Head Load Worker	SUNDARA BHAVANAM, ADINADU SOUTH, KATTILKADAVU P.O. KARUNAGAPPALLY,, KOLLAM DIST. PIN-690542.	29.05.1988	34 Yrs	2	LEKSHMI.L.	Wife	25 Yrs	1997
						SARASWATHI	Mother	58 Yrs	1964
82	SOMAN PILLAI.S Head Load Worker	MANAKKATTU, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690542.	15.05.1975	47 Yrs	2	SANATHANAN PILLAI	Father	82 Yrs	1940
						RADHAMMA	Mother	76 Yrs	1946
83	AKSHAY PRAKASH.P Head Load Worker	AKKANATTU MEKKATHIL, ALAPPAD, ALUMKADAVU P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690573.	26.03.1991	31 Yrs	2	PRAKASH.K.	Father	63 Yrs	1959
						VIMALA	Mother	58 Yrs	1964
84	GIREESH.G Head Load Worker	GIREESH BHAVANAM, ADINADU NORTH, CLAPPANA P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690525.	25.05.1982	40 Yrs	4	HARIPRIYA.S	Wife	38 Yrs	20.05.1984
						GOURIPRIYA.H	Daughter	17 Yrs	02.11.2005
						AMRITHNATH. G	Son	13 Yrs	05.12.2009
						VAMAKSHI	Mother	70 Yrs	1952
85	SHAJI.V Head Load Worker	SATHI MANDIRAM, PUNNAKULAM, K.S PURAM P.O KARUNAGAPPALLY,, , KOLLAM DIST. PIN-690544.	31.05.1975	47 Yrs	2	BABY.A	Wife	41 Yrs	13.04.1981
						ABISHA.B.S	Daughter	11 Yrs	22.05.2011
86	MADHU.C Head Load Worker	KUNNATHU VEEDU, PUNNAKULAM, K.S PURAM P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690544.	20.05.1978	44 Yrs	4	ANJU.R	Wife	33 Yrs	21.05.1989
						ANAMIKA.A	Daughter	10 Yrs	14.11.2012
						AVANTHIKA.A.	Daughter	4 Yrs	15.05.2018
						DEVAKI	Mother	71 Yrs	06.11.1951
87	AJAYAKUMAR.C Head Load Worker	AJAYA BHAVANAM, PUNNAKULAM, K.S PURAM P.O., KARUNAGAPPALLY, KOLLAM DIST.PIN- 690544.	15.05.1984	38 Yrs	5	REVATHY.P	Wife	29 Yrs	25.05.1993
						KRISHNA NANDA.R	Daughter	9 Yrs	16.08.2013
						GAURI NANDA.	Daughter	5 Yrs	13.09.2017
						CHANDRAN NAIR	Father	63 Yrs	1959
						SHOBHANA	Mother	61 Yrs	1961

88	SIVAKUMAR.S Head Load Worker	SIVA BHAVANAM, PUNNAKULAM, K.S PURAM P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690544.	25.05.1981	41 Yrs	5	SARANYA	Wife	33 Yrs	05.01.1989
						DEVANANDA.S	Daughter	11 Yrs	23.10.2011
						DEVAGANGA.S	Daughter	9 Yrs	23.04.2013
						SADASIVAN PILLAI	Father	73 Yrs	1949
						THANKAMANI AMMA	Mother	66 Yrs	1956
89	KUNJUMON.H Head Load Worker	PONNURUTTITHAR A, PUNNAKULAM, K.S PURAM P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690544.	30.05.1975	47 Yrs	4	SUHARA BEEVI.	Wife	36 Yrs	21.05.1986
						HANA.K	Daughter	16 Yrs	31.08.2006
						MUHAMMED AMAN.K	Son	10 Yrs	17.08.2012
						HAJARUMMA	Mother	78 Yrs	01.01.1944
90	NISSAM.J Head Load Worker	KALEECKAL PADINJATTATHIL, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690542.	30.05.1983	39 Yrs	5	SEENA.A	Wife	32 Yrs	27.05.1990
						MUHAMMED YASEEN	Son	10 Yrs	22.09.2012
						MUHAMMED FAISY.N	Son	6 Yrs	22.08.2016
						JAMALUDEEN	Father	65 Yrs	01.01.1957
						AISHA BEEVI	Mother	55 Yrs	1967
91	MUKESH.M Head Load Worker	KAVINTE KIZHAKKATHIL, ADINADU SOUTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690542.	10.05.1985	37 Yrs	4	VIDYA.S	Wife	27 Yrs	06.05.1995
						HRITHIKA.M.V	Daughter	5 Yrs	16.04.2017
						MURALEEDHARAN. K.	Father	62 Yrs	1960
						SULOCHANA	Mother	58 Yrs	1964
92	AJIKUMAR.B Head Load Worker	ABHIRAM BHAVANAM, ADINADU NORTH, KATTILKADAVU P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690542.	27.05.1974	48 Yrs	4	SOMA SINDHU	Wife	41 Yrs	05.04.1981
						ABHIRAM.A	Son	19 Yrs	22.06.2003
						ABHIDEV.A	Son	14 Yrs	23.05.2008
						BALAMMA	Mother	70 Yrs	1952
93	SREEKUMAR.S Head Load Worker	KUNNATHU VEEDU, PUNNAKULAM, K.S PURAM P.O KARUNAGAPPALLY, KOLLAM DIST..- 690544	19.01.1990	32 Yrs	2	VALSALA	Mother	59 Yrs	1963
						AKHILA SANTHOSH	Wife	24 Yrs	21-06-1998
94	CHANDRABABU.G Head Load Worker	AYODHYA, ADINADU NORTH P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690542.	20.05.1971	51 Yrs	5	VIJAYAKUMARI	Wife	42 Yrs	10.05.1980
						ANJALI CHANDRAN	Daughter	21 Yrs	06.02.2001
						ADITHYAN.C	Son	17 Yrs	31.08.2005
						THANKAMMA	Mother	71 Yrs	1951
						KRISHNA PILLAI	Father	70 Yrs	1950

95	SUNU.S Head Load Worker	PULITHITTA PADEETTATHIL, PUNNAKULAM, K.S PURAM P.O., KARUNAGAPPALLY, KOLLAM DIST.PIN- 690544.	10.05.1988	34 Yrs	3	SIVARAMAN.V.	Father	61 Yrs	01.01.1961
						VAIDEHI SUNU	Daughter	1 Yr	12/12/2021
						SARASAMMA	Mother	52 Yrs	10.12.1970
96	SUJO.S Head Load Worker	SURABHI BHAVANAM, THODIYOOR NORTH P.O., KARUNAGAPPALLY, KOLLAM DIST. PIN-690523.	14.02.1993	29 Yrs	3	RUPATH KRISHNA	Wife	27 Yrs	2/5/1995
						SURESH	Father	64 Yrs	1958
						SUSEELA	Mother	51 Yrs	1971
97	VISHNU.V Electrical Supervisor	ELANJILU VILAYIL KADAPPA MYNAGAPPALLY KOLLAM - 690 519	23/11/1990	32 Yrs	4	ANJALI.J.R	Wife	31 Yrs	1/6/1991
						VEDHANJALI.V	Daughter	3 Yrs	16/07/2019
						VISWANADHAN. N	Father	60 Yrs	10/5/1962
						VIJAYAKUMARI.S	Mother	57 Yrs	19/04/1965

Star Health and Allied Insurance company Limited

Claims Analysis Report

Policy Number P/181116/01/2021/012660

Policy Holder : **KERALA KERAKARSHAKA SAHAKARANA FEDERATION**

Policy Number : **P/181116/01/2021/012660**

Broker Name : **Mr.ABHIJITH V**

Policy Period : **20 February 2021 to 19 February 2022**

MIS Report as on : **19 January 2022**

Claims Summary

Claim Type	No of Claims	Value	% Claims	% Value
Cashless	25	997,433	86.2%	95.8%
Reimbursement	1	25,640	3.4%	2.5%
In Process	3	18,205	10.3%	1.7%
Total	29	1,041,278	100.0%	100.0%

Premium Summary

First Time Premium	2,100,000
Total	2,100,000

Claims Ratio

Incurred Ratio on Gross Premium %	49.6%
Incurred Ratio on Gross Premium - Our Share % (If Applicable)	
Earned Premium	1,921,644
Incurred Ratio on Earned Premium %	54.2%
Incurred Ratio on Earned Premium - Our Share % (If Applicable)	

Morbidity Ratio

No of Lives Insured	416
No of Claims	29
Incidence Rate	7.0%
No of Lives Inception	416
Addition	0
Deletion	0
Current Lives	416

Distribution Across Age

Age Band	No of Claims	Paid Amount	% Claims	% Value
19-35	1	6,005	3.8%	0.59%
36-40	1	19,000	3.8%	1.86%
41-45	4	139,415	15.4%	13.63%
46-50	5	396,670	19.2%	38.77%
51-55	4	109,327	15.4%	10.69%
56-60	2	76,784	7.7%	7.51%
65-70	2	97,231	7.7%	9.50%
>70	7	178,641	26.9%	17.46%
Total	26	1,023,073	100.0%	100.00%