



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Certificate Certifying Payment of Salary on First Day of the Month (A.Y. 2021-22)



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Salary Certificate for the year 2021-22

This is to certify that salary of all the employees has been successfully credited to their respective bank A/Cs for the year 2021-2022 as per the below table:-

Month	Date of Credit
APRIL 2021	03/05/2021
MAY 2021	02/06/2021
JUNE 2021	01/07/2021
JULY 2021	02/08/2021
AUGUST 2021	01/09/2021
SEPTEMBER 2021	01/10/2021
OCTOBER 2021	01/11/2021
NOVEMBER 2021	01/12/2021
DECEMBER 2021	01/01/2022
JANUARY 2022	01/02/2022
FEBRUARY 2022	02/03/2022
MARCH 2022	31/03/2022

PRINCIPAL

Lala Lajpatrai College of Law
Lala Lajpatrai Marg,
Mumbai - 400 034.



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Certificate of Leave for Teaching and Non-teaching Staff



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)


Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Certificate of Leave Entitlement

This is to certify that the teaching and non-teaching staff members of **Lala Lajpatrai College of Law, Mahalaxmi, Mumbai**, are provided with all types of leave in strict adherence to the guidelines set forth by the University Grants Commission (UGC). The College is committed to ensuring that all employees receive their entitled leave benefits as per the UGC norms.

This certificate is issued to affirm the College's dedication to employee welfare and compliance with the prescribed guidelines.

Date: 19.09.2023


PRINCIPAL
Lala Lajpatrai College of Law
Lala Lajpatrai Marg,
Mumbai - 400 034.



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.

Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896

E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Reimbursement of Expenses Incurred on Registration and Publications by Teachers

Dr. Smita Karve,
Principal,
Lala Lajpatrai College of Law
30th March 2020

To,
Trustee,
Lala Lajpatrai Institute,
Mahalaxmi,
Mumbai 400034

Subject: Reimbursement of Publication Fees for Research Article

Respected Trustee,

I hope this letter finds you well. I am writing to request the reimbursement of expenses related to the publication of my research article.

I have incurred an expense of Rs. 1000 as publication fees and an additional Rs. 149 for postage to receive the hard copy of the journal at JJTU, Rajasthan. These expenses were covered from my personal resources. I have attached a copy of the published article for your reference.

I kindly request that you consider reimbursing these expenses, totalling Rs. 1149, as they were directly related to my research and its dissemination. Your prompt attention to this matter would be greatly appreciated.

Thank you for your understanding and cooperation. I look forward to your positive response.

Sincerely,



Dr. Smita Karve



Aniket
30/03/2020

ISSN 2231-1475

CENTUM

Volume 1-12
Issue-7
2019

Frequency : Monthly
Discipline :- Education, Sports, Yoga, La
Naturopathy

Published by:
Shri Jagdishprasad Jhabarmal
Tibrewala University
Vidhyanagari, Jhunjhunu-churu Road
Chudela, Distt.-Jhunjhunu(Raj.)-333001

ISSN 2231-147

CENTUM

Frequency : Monthly
Discipline :- Education, Sports, Yoga, Law,
Naturopathy

EDITOR-IN CHIEF

Dr. Anju Singh

EDITORIAL BOARD

Dr. Anil Kumar

Dr. Rampratap Saini

Dr. Sagar Kachhawa

Dr. D.L.Pareek

Dr. Bapu Narsinga Chogale

Dr. Mukta Changli

PEER REVIEW COMMITTEE

Dr. Baban Mahapatra

Dr. Pragati Bhutoria

Dr. Ravi Shashrti

Dr. Devendra Mehta

Dr. Babulal Sethi

Dr. Madan Gaware

Dr. Sanjay Sharma

Dr. Vijay Mala

Dr. Jyoti Chis

INDEX

1. WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION.	2-6
Priyanka Kishori Singh	
2 Effectiveness of planned teaching cum demonstration on knowledge and skill regarding foreign body aspiration management and its first aid among mothers of under-five children.	7-13
Basheerahamed J Sikandar	
3. Issues and problems of higher education in India	14-15
Mrs. Mahale Trushala Vasant	
4. Women Director-A good step towards women empowerment	16-18
Vishal Mohan Gadhave and Dr. Smita Karve (Guide)	
5. Indian Legislation Promotes Women Empowerment: A study with reference to Indian Companies Act	19-22
Vishal Mohan Gadhave and Dr. Smita Karve (Guide)	
6. Inter-professional Education and Collaboration: A Review Literature	23-28
Maria Pramila D Costa	
7. SUSTAINABLE VALUES INCULCATION AMONG THE ADOLESCENT STUDENTS	
Necta Awasthi 29-34	
8. To evaluate the effectiveness of structured teaching program on knowledge and attitude regarding first aid measure for commonschool health problems among school teachers in a selected rural government schools.	35-36
Mrs. Ananddeep Kaur	
9. Corporate Reporting Practices –Additional Disclosures under Companies Act, 2013.	37-42
Shruti Gupta	
10. Corporate Reporting Practices – with special reference to banking sectors in India.	43-48
Shruti Gupta	
11. DATA THEFT A HEINOUS CRIME AND BREACH OF PRIVACY	49-52
ANITA JAIRAM GAIKWAD	
12. INVENTORY MODEL FOR DETERIORATING ITEMS WITH TIME DEPENDENT DEMAND RATE UNDER THE CONDITIONS OF PERMISSIBLE DELAY IN PAYMENTS	53-61
Vipin Kumar, Vikas Kumar, C.B. Gupta	
13. Media and law	62-66
Priyanka Kishori Singh	
14. ENFORCEDDILAPIDATION – API & FINISHED PRODUCTS	67-71
Vishal G. Jagtap	
15. वाल्मीकि रामायण में धर्मनिरपेक्षता एवं धार्मिक शिक्षा	72-75
कल्पना दीक्षित	
16 सहयोगात्मक अधिगम विधि व व्याख्यान विधि द्वारा उच्च माध्यमिक स्तर के वाणिज्य विषय के विद्यार्थियों की शैक्षिक उपलब्धि तथा शैक्षिक रुचि पर पड़ने वाले प्रभाव का तुलनात्मक अध्ययन	76-83
अर्चना पारीक	
17 राज्य सरकार द्वारा आर्गेनबाड़ी केन्द्रों पर खर्च की जाने वाली धन-राशि का लाभार्थियों पर पड़ने वाला आर्थिक प्रभाव	84-87
अर्चना पारीक	
18 ECONOMIC IMPACT OF DEMONETIZATION ON UNORGANISED SECTOR IN INDIA	88-91
Mrs. Ritu	
19 प्रदूषण समस्या एक कदम समाधान की और -	92-96
सरिता	

Indian Legislation Promotes Women Empowerment: A study with reference to Indian Companies Act

Author's Name:- Vishal Mohan Gadhave and Dr. Smita Karve (Guide)

Research Scholar of JJTU

vishalgadhave1983@gmail.com

Abstract:-

It is observed that from the early stage, culture of Indian has often ruled by male person in the family. Female are not taking into consideration and they are subordinate to male. Now owing to time there has changed. In India different enactments are framed for giving protection and particular position of female.

In the year 2013, Government has announced the new Companies Act, established with compulsory arrangement of female executive on panel of executives of recognized stock exchange and other organizations. As given under the new enactment it is mandatory for all organizations to comply with norms. This amendment in Companies Act brings female position as executive on panel of recognized stock exchange organization. This amendment has been carried out with object of changes in gender diversity on company panel of executives. Various nations have considered different procedures for maximum demonstration of female on company top workplaces. This new enactment of Companies has made equality between male and female. This paper focuses that appointment of female executive on board made empowerment of female.

Keywords:- Panel of Executives, Companies Act, 2013, Female Executives, India

Introduction:-

The orthodox culture of Indian continuously restricted female from entering into the public places and female were considered as lower status as compared to male in the community. The journey of female was already decided in proper form. Due to lack of education and complete thoughtlessness in the primarily male dominated community, with the highest comfort of male supremacy, male-female comparison guaranteed that the status of women was pathetic even among the most advanced people. It is found that female was not getting similar position as to male due to that they were not allowed to taken active participation in management level. Although women support males and community for development and innovation in every important area of local and communal life, communal male-female partiality has hampered their own progress. Partiality on the basis of male-female personality includes dissimilarity, omission, restraints or favorite based on male-female personality, which has the object or effect of harming similarity before the law or similar security of the regulations or the appreciation, pleasure or application basic liberty onan similar ground.

Objectives of Study:-

1. To understand the want of enablement of female.
2. To evaluate the alertness of enablement of female in India.
3. To offer useful recommendations in the light of conclusions.
4. To measure and examine the depiction of female executives on panel of executives of Indian companies.

Research Methodology:-

In this paper an effort has been taken to examine the empowerment of female in India in context to Indian Companies Act. An author has opted secondary sources as a data collection like books, References from the Libraries, etc.

Gender Prejudice Issue:-It is observed by the community that there is discrimination against female, especially in case of public area as well as local area, where female there is favour to male as compared to the female. It is happened in corporate level where there is discrimination found as to male and female like promotion, etc. In spite of provision as to equal opportunity in case of public employment under the Constitution of India but it is not more implemented in the corporate field. It is observed that there are rarely cases where female has got opportunity to use their skill. There are instances at higher level management in case of Indian organizations it is observed that more partiality against female. It is usually happened in organizations female are giving soft jobs with simple jobs appears to be comprehensive view.

Indian Perspective of Women on the Board of Directors:-In the year 1956 the Companies Enactment passed by legislature with covering all aspects related to the administration of the corporate governance with prior permission of the Central Government. As compared with the Companies Act, 1956 there are new provision introduced in new amended Act of 2013 like Corporate Social Responsibility, Cross Border Merger, conversion procedure, issue of preference shares, etc. One important feature of the new Companies Act, 2013 is that there must be at least one female on the panel of executives in specific class of organizations. The usefulness of the arrangement in the new amended enactment depends upon implementation and compliance as mentioned under the enactment. Every recognized stock exchange public organization will be having minimum thirty three percent of aggregate number of executive as independent executives. It says-

1) Every organization will be having panel of executives including of individuals as executives and will have:-a in case of a public organization at least three executives, in case of a private organization two executives, and in case of One Person Company one executive and

b. a maximum of fifteen executives:-

It is given that an organization cannot appoint more than fifteen executive without passing particular resolution in board of directors meeting. It is further given that such class or classes of organizations as may be given will have at least one female executive. Therefore, another part of the section clearly states that there will be appointment of one female executive by different types of organizations. As specified by the Rules 2014 of the organization regarding selection and conditions for executive states variety of the organizations. As per the rule it is given that every recognized stock exchange organization will appoint one female executive within one year from the beginning of the second proviso to section 149(1) of the Act. Every public organization other than recognized stock exchange organization having a paid up share capital of rupees hundred crore or more or turnover of rupees three hundred crore or more as on last date of latest accounted monetary records will appoint one female executive within one year.

Global Outlook of Female Executives on Board:-

Without any legal order or provision, Organizations in India are opposed to provide sufficient demonstration to female on their panel of executive although there is shortage of qualified female to appoint in company offices. Worldwide there are different nations who have taken

initiatives for appointment of female on panel of executives and also have taken precautions to change female representation in their panel. There is momentous rise in the status of female on company panel as it is declared forty percent allocation for female executive in Iceland and Norway. It is observed that allocation of female is also in other nations like Israel, Belgium. In other nations it is voluntary arrangement or follows or explain type norm.

Nations like America and Australia also have accepted that there is a need of appoint of female on panel of executives which will lead to empowerment of female. It is compulsory in America that every organization has to show female percentage on the board of directors or whether they have appointed female executives in their board. But it is observed that the process of female contribution of female in board has been reduced.

Women Directors in India:-

- Bala Deshpande, Managing Director, New Enterprise Associates India
- Ms. Vishakha Mulye, Executive Director, ICICI Bank Limited
- Dr. AshaBhandarker, Shareholder Director, United Bank of India
- Dr. Purnima Gupta, Director, State Bank of India
- Director KakuNakhate, President and Country Head (India), Bank of America Merrill Lynch
- AnuradhaRao, Public Interest Director, National Stock Exchange of India
- Ms.PadmajaChunduru, Managing Director & Chief Executive Officer, Indian Bank
- RenukaRamnath, Founder, Managing Director and CEO at Multiples Alternate Asset Management
- NainaLalKidwai, Group General Manager and Country Head of HSBC India.
- RenuSudKarnad, Additional Non-Executive Director of HDFC
- Smt Ketaki Bhagwati, Independent Non-Executive Director, Axis Bank
- Ms. Revathylyer, Director, National Bank for Agriculture and Rural Development (NABARD)

Need of Women on board:-

- Professionals consider that female executive in an organizations can work more efficiently with risk.
- Female can have good skill to understand the problems of workers, customers, members and other participants in the organization.
- Female have a tendency to concentrate on lengthy predictions.
- Female executive Sizemore comfortable to understand the requirement of female than men which will promote popular goods and facilities
- Research indicates that there is need of three female executives to modify panel room in corporate level.
- The monetary performance of the organization will change in three comprehensive views like profit on equity and profit on sales and profit on invested capital

Conclusion & Suggestions:-

Female is the need of time but also creates good image in terms of better governance. There should be more contribution of female in panel of executives at corporate level and more contribution in different activities in the organization. Without having female executive on panel of corporate will show that existence of glass ceiling through which female are not

allowed to appear at the top management level of the organization. Due to introduction of Companies Act, 2013 power of female has become more strengthen on panel of company. Currently few companies have implemented the new provision under the Companies Act, 2013. If there are more interference in the Companies Act will make more change. Therefore the burden of proof lies upon the board members that they have to make more appointment of female executive on the board. It is serious for companies that require to follow with the enactment, to have better appreciative of the duties and accountability in ensuring compliance with the Act

References:-

1. H.L. KAILA, WOMEN, WORK AND FAMILY (Rawat Publications 1st ed. 2005).
2. WOMEN AND LEADERSHIP: THE STATE OF PLAY AND STRATEGIES FOR CHANGE (Deborah L. Rhode & Barbara Kellerman eds., Jossey-Bass, 1st ed. 2007).
3. Kalpana Bardhan, Women: Work, Welfare and Status. Forces of Tradition and Change in India, 20(50) ECONPOLITWKLY, 2207-2220 (Dec. 14, 1985).
4. National Legal Services Authority v. Union of India and Ors. (2014) 5 S.C.C. 538, available at <http://supremecourtfindia.nic.in/outtoday/wc40012.pdf>, 19 (2014).
5. Dr. E. Raju, Gender Discrimination in India, 2(5) IOSR J. E. F. 55, 55-65 (2014).
6. Siri Terjesen, Ruth Sealy & Val Singh, Women Directors on Corporate Boards: A Review and Research Agenda, 17(3) CORPORATE GOVERNANCE: AN INTERNATIONAL REVIEW, 320-337, (2009).
7. A. RAMAIYA, A. RAMAIYA'S GUIDE TO THE COMPANIES ACT
8. The Companies Act, 2013, S.149 (1).
9. The Companies (Appointment and Qualification of Directors) Amendment Rules, 2014
10. Companies Bare Act 2013.

ISSN 2231-1475

CENTUM

Volume 1-12
Issue-7
2019

Frequency : Monthly
Discipline :- Education, Sports, Yoga, La
Naturopathy



Published by:

**Shri Jagdishprasad Jhabarmal
Tibrewala University**

Vidhyanagari, Jhunjhunu-churu Road
Chudela, Distt.-Jhunjhunu(Raj.)-333001

C
E
N
T
U
M

2
0
1
6



CENTUM

Frequency : Monthly
Discipline :- Education, Sports, Yoga, Law,
Naturopathy

EDITOR-IN CHIEF

Dr. Anju Singh

EDITORIAL BOARD

Dr. Anil Kumar

Dr. Rampratap Saini

Dr. Sagar Kachhawa

Dr. D.L.Pareek

Dr. Bapu Narsinga Chogale

Dr. Mukta Changli

PEER REVIEW COMMITTEE

Dr. Baban Mahapatra

Dr. Pragati Bhutoria

Dr. Ravi Shashrti

Dr. Devendra Mehta

Dr. Babulal Sethi

Dr. Madan Gaware

Dr. Sanjay Sharma

Dr. Vijay Mala

Dr. Jyoti Chis

INDEX

1. WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION.

Priyanka Kishori Singh 2-6

2 Effectiveness of planned teaching cum demonstration on knowledge and skill regarding foreign body aspiration

management and its first aid among mothers of under-five children.

BasheerahamedJ Sikandar 7-13

3. Issues and problems of higher education in India

Mrs. Mahale Trushala Vasantl 14-15

4. Women Director-A good step towards women empowerment

Vishal Mohan Gadhave and Dr. Smita Karve (Guide) 16-18

5. Indian Legislation Promotes Women Empowerment: A study with reference to Indian Companies Act

Vishal Mohan Gadhave and Dr. Smita Karve (Guide) 19-22

6. Inter-professional Education and Collaboration: A Review Literature

Maria Pramila D Costa 23-28

7. SUSTAINABLE VALUES INCULCATION AMONG THE ADOLESCENT STUDENTS

Necta Awasthi 29-34

8. To evaluate the effectiveness of structured teaching program on knowledge and attitude regarding first aid measure for commonschool health problems among school teachers in a selected rural government schools.

Mrs. Amandeep Kaur 35-36

9. Corporate Reporting Practices –Additional Disclosures under Companies Act, 2013.

Shruti Gupta 37-42

10. Corporate Reporting Practices – with special reference to banking sectors in India.

Shruti Gupta 43-48

11. DATA THEFT A HEINOUS CRIME AND BREACH OF PRIVACY

ANITA JAIRAM GAIKWAD 49-52

12. INVENTORY MODEL FOR DETERIORATING ITEMS WITH TIME DEPENDENT DEMAND RATE UNDER THE CONDITIONS OF PERMISSIBLE DELAY IN PAYMENTS

"Vipin Kumar, "Vikas Kumar, ""C.B. Gupta 53-61

13. Media and law

Priyanka Kishori Singh 62-66

14. ENFORCEDDILAPIDATION – API & FINISHED PRODUCTS

Vishal G.Jagtap 67-71

15. वाल्मीकि रामायण में धर्मनिरपेक्षता एवं धार्मिक शिक्षा

कल्पना दीक्षित 72-75

16 सहयोगात्मक अधिगम विधि व व्याख्यान विधि द्वारा उच्च माध्यमिक स्तर के वाणिज्य विषय के विद्यार्थियों की शैक्षिक उपलब्धि तथा शैक्षिक रुचि पर पड़ने वाले प्रभाव का तुलनात्मक अध्ययन

अर्चना पारीक 76-83

17 राज्य सरकार द्वारा आर्गेनबाड़ी केन्द्रो पर खर्च की जाने वाली धन-राशि का लाभार्थियो पर पड़ने वाला आर्थिक प्रभाव

अर्चना पारीक 84-87

18 ECONOMIC IMPACT OF DEMONETIZATION ON UNORGANISED SECTOR IN INDIA

Mrs. Ritu 88-91

19 प्रदूषण समस्या एक कदम समाधान की और -

सरिता 92-96

Indian Legislation Promotes Women Empowerment: A study with reference to Indian Companies Act

Author's Name:- Vishal Mohan Gadhave and Dr. Smita Karve (Guide)

Research Scholar of JJTU

vishalgadhave1983@gmail.com

Abstract:-

It is observed that from the early stage, culture of Indian has often ruled by male person in the family. Female are not taking into consideration and they are subordinate to male. Now owing to time there has changed. In India different enactments are framed for giving protection and particular position of female.

In the year 2013, Government has announced the new Companies Act, established with compulsory arrangement of female executive on panel of executives of recognized stock exchange and other organizations. As given under the new enactment it is mandatory for all organizations to comply with norms. This amendment in Companies Act brings female position as executive on panel of recognized stock exchange organization. This amendment has been carried out with object of changes in gender diversity on company panel of executives. Various nations have considered different procedures for maximum demonstration of female on company top workplaces. This new enactment of Companies has made equality between male and female. This paper focuses that appointment of female executive on board made empowerment of female.

Keywords:- Panel of Executives, Companies Act, 2013, Female Executives, India

Introduction:-

The orthodox culture of Indian continuously restricted female from entering into the public places and female were considered as lower status as compared to male in the community. The journey of female was already decided in proper form. Due to lack of education and complete thoughtlessness in the primarily male dominated community, with the highest comfort of male supremacy, male-female comparison guaranteed that

the status of women was pathetic even among the most advanced people. It is found that female was not getting similar position as to male due to that they were not allowed to taken active participation in management level. Although women support males and community for development and innovation in every important area of local and communal life, communal male-female partiality has hampered their own progress. Partiality on the basis of male-female personality includes dissimilarity, omission, restraints or favorite based on male-female personality, which has the object or effect of harming similarity before the law or similar security of the regulations or the appreciation, pleasure or application basic liberty onan similar ground.

Objectives of Study:-

1. To understand the want of enablement of female.
2. To evaluate the alertness of enablement of female in India.
3. To offer useful recommendations in the light of conclusions.
4. To measure and examine the depiction of female executives on panel of executives of Indian companies.

Research Methodology:-

In this paper an effort has been taken to examine the empowerment of female in India in context to Indian Companies Act. An author has opted secondary sources as a data collection like books, References from the Libraries, etc.

Gender Prejudice Issue:-It is observed by the community that there is discrimination against female, especially in case of public area as well as local area, where female there is favour to male as compared to the female. It is happened in corporate level where there is discrimination found as to male and female like promotion, etc. In spite of provision as to equal opportunity in case of public employment under the Constitution of India but it is not more implemented in the corporate field. It is observed that there are rarely cases where female has got opportunity to use their skill. There are instances at higher level management in case of Indian organizations it is observed that more partiality against female. It is usually happened in organizations female are giving soft jobs with simple jobs appears to be comprehensive view.

Indian Perspective of Women on the Board of Directors:-In the year 1956 the Companies Enactment passed by legislature with covering all aspects related to the administration of the corporate governance with prior permission of the Central Government. As compared with the Companies Act, 1956 there are new provision introduced in new amended Act of 2013 like Corporate Social Responsibility, Cross Border Merger, conversion procedure, issue of preference shares, etc. One important feature of the new Companies Act, 2013 is that there must be at least one female on the panel of executives in specific class of organizations. The usefulness of the arrangement in the new amended enactment depends upon implementation and compliance as mentioned under the enactment. Every recognized stock exchange public organization will be having minimum thirty three percent of aggregate number of executive as independent executives. It says-

1) Every organization will be having panel of executives including of individuals as executives and will have:-a in case of a public organization at least three executives, in case of a private organization two executives, and in case of One Person Company one executive and

b. a maximum of fifteen executives:-

It is given that an organization cannot appoint more than fifteen executive without passing particular resolution in board of directors meeting. It is further given that such class or classes of organizations as may be given will have at least one female executive. Therefore, another part of the section clearly states that there will be appointment of one female executive by different types of organizations. As specified by the Rules 2014 of the organization regarding selection and conditions for executive states variety of the organizations. As per the rule it is given that every recognized stock exchange organization will appoint one female executive within one year from the beginning of the second proviso to section 149(1) of the Act. Every public organization other than recognized stock exchange organization having a paid up share capital of rupees hundred crore or more or turnover of rupees three hundred crore or more as on last date of latest accounted monetary records will appoint one female executive within one year.

Global Outlook of Female Executives on Board:-

Without any legal order or provision, Organizations in India are opposed to provide sufficient demonstration to female on their panel of executive although there is shortage of qualified female to appoint in company offices. Worldwide there are different nations who have taken

initiatives for appointment of female on panel of executives and also have taken precautions to change female representation in their panel. There is momentous rise in the status of female on company panel as it is declared forty percent allocation for female executive in Iceland and Norway. It is observed that allocation of female is also in other nations like Israel, Belgium. In other nations it is voluntary arrangement or follows or explain type norm.

Nations like America and Australia also have accepted that there is a need of appoint of female on panel of executives which will lead to empowerment of female. It is compulsory in America that every organization has to show female percentage on the board of directors or whether they have appointed female executives in their board. But it is observed that the process of female contribution of female in board has been reduced.

Women Directors in India:-

- Bala Deshpande, Managing Director, New Enterprise Associates India
- Ms. Vishakha Mulye, Executive Director, ICICI Bank Limited
- Dr. AshaBhandarker, Shareholder Director, United Bank of India
- Dr. Purnima Gupta, Director, State Bank of India
- Director KakuNakhate, President and Country Head (India), Bank of America Merrill Lynch
- AnuradhaRao, Public Interest Director, National Stock Exchange of India
- Ms.PadmajaChundururu, Managing Director & Chief Executive Officer, Indian Bank
- RenukaRamnath, Founder, Managing Director and CEO at Multiples Alternate Asset Management
- NainaLalKidwai, Group General Manager and Country Head of HSBC India.
- RenuSudKarnad, Additional Non-Executive Director of HDFC
- Smt Ketaki Bhagwati, Independent Non-Executive Director, Axis Bank
- Ms. RevathyIyer, Director, National Bank for Agriculture and Rural Development (NABARD)

Need of Women on board:-

- Professionals consider that female executive in an organizations can work more efficiently with risk.
- Female can have good skill to understand the problems of workers, customers, members and other participants in the organization.
- Female have a tendency to concentrate on lengthy predictions.
- Female executive Sizemore comfortable to understand the requirement of female than men which will promote popular goods and facilities
- Research indicates that there is need of three female executives to modify panel room in corporate level.
- The monetary performance of the organization will change in three comprehensive views like profit on equity and profit on sales and profit on invested capital

Conclusion & Suggestions:-

Female is the need of time but also creates good image in terms of better governance. There should be more contribution of female in panel of executives at corporate level and more contribution in different activities in the organization. Without having female executive on panel of corporate will show that existence of glass ceiling through which female are not

allowed to appear at the top management level of the organization. Due to introduction of Companies Act, 2013 power of female has become more strengthen on panel of company. Currently few companies have implemented the new provision under the Companies Act, 2013. If there are more interference in the Companies Act will make more change. Therefore the burden of proof lies upon the board members that they have to make more appointment of female executive on the board. It is serious for companies that require to follow with the enactment, to have better appreciative of the duties and accountability in ensuring compliance with the Act

References:-

- 1.H.L. KAILA, WOMEN, WORK AND FAMILY (Rawat Publications 1st ed. 2005).
- 2.WOMEN AND LEADERSHIP: THE STATE OF PLAY AND STRATEGIES FOR CHANGE (Deborah L. Rhode & Barbara Kellerman eds., Jossey-Bass, 1st ed. 2007).
- 3.KalpnaBardhan, Women: Work, Welfare and Status. Forces of Tradition and Change in India, 20(50) ECONPOLITWKLY, 2207-2220 (Dec. 14, 1985).
- 4.National Legal Services Authority v. Union of India and Ors. (2014) 5 S.C.C. 538, available at <http://supremecourtfindia.nic.in/outtoday/wc40012.pdf>, 19 (2014).
- 5.Dr. E. Raju, Gender Discrimination in India, 2(5) IOSR J. E. F. 55, 55-65 (2014).
- 6.SiriTerjesen, Ruth Sealy & Val Singh, Women Directors on Corporate Boards: A Review and Research Agenda, 17(3) CORPORATE GOVERNANCE: AN INTERNATIONAL REVIEW, 320-337, (2009).
- 7.A. RAMAIYA, A.RAMAIYA"S GUIDE TO THE COMPANIES ACT
- 8.The Companies Act, 2013, S.149 (1).
- 9.The Companies (Appointment and Qualification of Directors) Amendment Rules, 2014
- 10.Companies Bare Act 2013.

Lala Lajpat Rai College of Law

DEBIT VOUCHER

No. _____

Paid to Dr. Smita Karve Cash / Cheque _____

DEBIT Publication Fees. Date 31 March 2020

PARTICULARS	RUPEES	PS.
Amount Reimbursed to Dr. Smita Karve for Publication Fees Rs. 1000/- and Postage Rs. 149/-	1149/-	
TOTAL	1149/-	

Rupees One Thousand one hundred forty nine only.

Please Sanction for Payment

PLEASE PAY

Kethi
ACCOUNTANT

9/10
VC PRINCIPAL

[Signature]
RECEIVER

LALA LAJPATRAI COLLEGE OF LAW, MUMBAI - 400 034.

SCHEDULES FOR THE YEAR 2019-2020

PREVIOUS YEAR (RS.)	S.R. NO.	SCH.NO.3 - ADMINSTRATIVE AND OTHER EXPENSES DR.	RS.
19,452.00	1	A.C.MACHINE AMC	53,401.00
1,920.25	2	BANK CHARGES	1,915.73
70,919.00	3	CLEANING CHARGES	73,786.00
82,500.00	4	COMPUTER AMC A/C	-
5,869.00	5	COMPUTER EXPENSES	14,416.00
1,15,300.00	6	CONVEYANCE EXPENSES	1,20,000.00
714.00	7	CULTURAL ACTIVITY	-
35,600.00	8	FEES REGULATORY AUTHORITY	32,000.00
22,053.00	9	INTERNET EXPENSES	65,459.00
14,588.00	10	MISCELLANEOUS EXPENSES	31,330.00
10,478.00	11	READING ROOM EXPENSES	59,571.00
2,926.00	12	FIRE FIGHT SERVICE	566.00
22,443.00	13	SERVICE CONTRACT	1,23,439.00
13,679.00	14	SOFTWARE DEVELOPMENT EXPENSES	62,662.00
2,235.00	15	STAFF WELFARE EXPENSES	1,149.00
9,198.00	16	TELEPHONE EXPENSES	27,593.00
17,891.00	17	WATER CHARGES	53,673.00
7,860.20	18	GROUP INSURANCE FEES	284.00
-	19	TRAVELLING EXPENSES	4,645.00
-	20	PRINTING & STATIONERY	65,650.00
-	21	REFRESHMENT EXPENSES	3,685.00
4,55,625.45			7,95,224.73

PREVIOUS YEAR (RS.)	S.R. NO.	SCH.NO.4 - FEES COLLECTED, PAID TO UNIVERSITY (NET) DR.	RS.
716.00	1	SPORTS & CULTURAL CONTRIBUTION	-
1,800.00	2	UNIV ELIGIBILITY FEE	1,800.00
590.00	3	E CHARGES	620.00
5,950.00	4	E-SUVIDHA	6,000.00
2,260.00	5	VICE CHANCELLOR'S FUND	-
1,200.00	6	NSS FEES	1,160.00
12,516.00			9,580.00





LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.

Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896

E-mail : principal.llcl@gmail.com • Gram : LAJCOL

PF Contribution



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Certificate of Provident Fund (PF) Contribution

This is to certify that the following employees have been provided Provident Fund (PF) Facility by the College Trust:

LALA LAJPATRAI COLLEGE OF LAW		
PROVIDEND FUND (UAN NO.)		
NON TEACHING STAFF		
SR. NO.	NAME OF THE EMPLOYEE	PROVIDEND FUND (UAN NO.)
1	Mrs. Rashmi Kadam	101713275150
2	Ms. Swaranjali Sarvanje	101713275121
3	Mr. Kapil Solanki	100649235579
4	Mr. Pramod Kamble	101713275132
5	Mr. Prafull Suryavanshi	100649156807
6	Mr. Shrikant Salve	100858541246

Date: 19.09.2023


PRINCIPAL
Lala Lajpatrai College of Law
Lala Lajpatrai Marg,
Mumbai - 400 034.



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.

Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896

E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Medical Insurance



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)


Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Certificate of Mediclaim for Staff

This is to certify that the following employees have been provided free mediclaim by the Trust to the extent of Rs. 100000:

LALA LAJPATRAI COLLEGE OF LAW			
Mediclaim Policy period 28/07/2021 to 27/07/2022 (F.Y. 2021 - 2022)			
NON TEACHING STAFF			
SR. NO.	NAME OF THE EMPLOYEE	POLICY NUMBER	SUM INSURED
1	Mrs.Rashmi Kadam	11190034219500001602	RS.1,00,000/-
2	Ms. Swaranjali Sarvanje	11190034219500001605	RS.1,00,000/-
3	Mr. Kapil Solanki	11190034219500001608	RS.1,00,000/-
4	Mr. Pramod Kamble	11190034219500001615	RS.1,00,000/-
5	Mr. Prafull Suryavanshi	11190034219500001617	RS.1,00,000/-
6	Mr. Shrikant Salve	11190034219500001629'	RS.1,00,000/-

Date: 19.09.2023


PRINCIPAL
Lala Lajpatrai College of Law
Lala Lajpatrai Marg,
Mumbai - 400 034.



New India Mediclaim Policy

UIN : NIAHLIP21277V042021

Policy Schedule

Current Policy No	11190034229500001586	Current Policy Period	From:28/07/2022 12:00:01 AM To:27/07/2023 11:59:59 PM
Previous Policy No	11190034219500001602	Previous Policy Period	28-JUL-21 to 27-JUL-22
Policyholder's Details			
Policyholder Name	RASHMI RAJENDRA KADAM	Customer ID	PO16111403
		PAN Card No	
		Mobile No/Phone No	
Policyholder's address	B/6, GANESH DEP CO.OP.HUG.SOC.,LTD., VISHNU NAGAR, DEENDAYAL CROSS ROAD, DOMBIVALI(WEST) VISHNUNAGAR ,MAHARASHTRA, 421202	Email id	
		Name of the Nominee	MR. RAJENDRA S. KADAM
		Relation with the Policy holder	Spouse
		GSTIN	NA
Policy Issuing Office and Intermediary Details			
Office Name and Code	ASIAN BUILDING III (111900)	Office Contact No	22615753 / 22613674
Office Email Id	nia.111900@newindia.co.in	Development Officer	Mr. SANDESH T MADHAVI (1D13698849)
		Name of the Agent/Intermediary	Mrs. VIJAYA PADMAKAR MAHULKAR (NIAAG00090313)
Office Address	GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001	Contact No. of Agent/Intermediary	9820514091 / 9820514091
		E-mail id of Intermediary	vpmahulkar@gmail.com, sandesh_madhavi@yahoo.com,
Regional Office	MUMBAI RO-I (110000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	02224620301/02222660470	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA		Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	914023555353 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Mediclaim Policy*

* Automatic reinstatement of Sum Insured for 5 Lakhs Sum Insured & above.	* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.
* Health Check Up for every block of 3 claim free years up to a maximum of ₹ 5,000/-.	* Hospital Cash up to 1% of Sum Insured.
* Day one baby cover.	* Ambulance charges up to 1% of Sum Insured.
* Cumulative Bonus for claim free year.	* Midterm inclusion of newly married spouse.
* Optional Cover I: No Proportionate Deduction.	* Cataract claims, up to 20% of Sum Insured or ₹ 50,000 whichever less, for each eye.
* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.
* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.

Signature Not
Verified
Digitally signed
by SRINIVASAN
VAIDESWARAN
Date: 2022.07.25
16:54:47 +05'30'

Policy No. : 11190034229500001586 Document generated by AG_0104849 at 25/07/2022 16:54:34 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



* Optional Cover IV: For a Voluntary Co-Pay of 20% - (15% discount on premium).	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.
* Please refer to policy document for detailed terms and conditions.	

Important
*1. Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2. Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit https://www.newindia.co.in for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details (Cumulative Bonus Buffer is applicable for 1 L Sum Insured persons.)								
S. No	Name of the insured (Member ID)	Date of birth(Age)	Sex	Relation	Sum insured	Cumulative Bonus Buffer	*Date of inception of first policy	Pre Existing Disease
1	Rashmi Rajendra Kadam(PO16111403)	04/07/1976(46)	F	Proposer	100000	30000	10/07/2012	

Optional Cover Table			
Policy Level - Optional Cover - 1 (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover - IV (Voluntary Co-pay of 20%)	Not Opted

Premium Details								
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	Premium for Optional Cover II	Premium for Optional Cover III	Discount for Optional Cover IV	Discount	Total Premium
1	RASHMI RAJENDRA KADAM	4872	0	0	0	0	0	4872
							Total Gross Premium(Without GST)	4872
							CGST(@9%)	438
							SGST(@9%)	438
Net Premium in Words(RUPEES FIVE THOUSAND SEVEN HUNDRED FORTY-EIGHT ONLY)							IGST	0
							Total GST	876
							Net Premium(With GST)	5748

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	11190034209500001450	RASHMI RAJENDRA KADAM	28/07/2020	27/07/2021	100000	NA	0
2	11190034219500001602	RASHMI RAJENDRA KADAM	28/07/2021	27/07/2022	100000	NA	0

*This Policy is subject to terms and conditions of New India Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 28th day of July 2022.



at _____ this _____ day of _____ 20

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)



Insurer Office Code	: ASIAN BUILDING III (111900)
Address	: GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001
Telephone	: 22615753 / 22613674
Fax	: 22612876

New India Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. RASHMI RAJENDRA KADAM has paid ₹ 5748 towards premium for New India Mediclaim for the period 28/07/2022 12:00:01 AM to 27/07/2023 11:59:59 PM

Policy no.	: 11190034229500001586
Receipt no. & date	: 11190081220000015038 25/07/2022

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of
The New India Assurance Company
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

Tax Invoice No : 11190022E0006812

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



New India Mediclaim Policy

UIN : NIAHLIP21277V042021

Policy Schedule

Current Policy No	11190034229500001584	Current Policy Period	From:28/07/2022 12:00:01 AM To:27/07/2023 11:59:59 PM
Previous Policy No	11190034219500001605	Previous Policy Period	28-JUL-21 to 27-JUL-22
Policyholder's Details			
Policyholder Name	SWARANJALI NILESH SARVANJE	Customer ID	PO16114855
		PAN Card No	
		Mobile No/Phone No	
Policyholder's address	701, PAWANCHAYA CO-HSG - SOC, RAJABHAU DESAI MARG, MUMBAI MUMBAI ,MAHARASHTRA, 400025	Email id	
		Name of the Nominee	NILESH N. SARVANJE HUSBAND
		Relation with the Policy holder	Spouse
		GSTIN	NA
Policy Issuing Office and Intermediary Details			
Office Name and Code	ASIAN BUILDING III (111900)	Office Contact No	22615753 / 22613674
Office Email Id	nia.111900@newindia.co.in	Development Officer	Mr. SANDESH T MADHAVI (1D13698849)
		Name of the Agent/Intermediary	Mrs. VIJAYA PADMAKAR MAHULKAR (NIAAG00090313)
Office Address	GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001	Contact No. of Agent/Intermediary	9820514091 / 9820514091
		E-mail id of Intermediary	vpmahulkar@gmail.com, sandesh_madhavi@yahoo.com,
Regional Office	MUMBAI RO-I (110000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	02224620301/02222660470	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA		Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	914023555353 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Mediclaim Policy*

* Automatic reinstatement of Sum Insured for 5 Lakhs Sum Insured & above.	* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.
* Health Check Up for every block of 3 claim free years up to a maximum of ₹ 5,000/-.	* Hospital Cash up to 1% of Sum Insured.
* Day one baby cover.	* Ambulance charges up to 1% of Sum Insured.
* Cumulative Bonus for claim free year.	* Midterm inclusion of newly married spouse.
* Optional Cover I: No Proportionate Deduction.	* Cataract claims, up to 20% of Sum Insured or ₹ 50,000 whichever less, for each eye.
* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.
* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.
* Optional Cover IV: For a Voluntary Co-Pay of 20% - (15% discount on premium).	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.

Signature Not
Verified
Digitally signed
by SRINIVASAN
VAIDESWARAN
Date: 2022.07.25
16:51:32 +05'30'

Policy No. : 11190034229500001584 Document generated by AG_0104849 at 25/07/2022 16:51:26 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



* Please refer to policy document for detailed terms and conditions.
Important
*1.Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2.Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit https://www.newindia.co.in for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details (Cumulative Bonus Buffer is applicable for 1 L Sum Insured persons.)								
S. No	Name of the insured (Member ID)	Date of birth(Age)	Sex	Relation	Sum insured	Cumulative Bonus Buffer	*Date of inception of first policy	Pre Existing Disease
1	Swaranjali Nilesh Sarvanje(PO16114855)	14/05/1988(34)	F	Proposer	100000	30000	10/07/2012	

Optional Cover Table			
Policy Level - Optional Cover - 1 (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover - IV (Voluntary Co-pay of 20%)	Not Opted

Premium Details								
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	Premium for Optional Cover II	Premium for Optional Cover III	Discount for Optional Cover IV	Discount	Total Premium
1	SWARANJALI NILESH SARVANJE	2843	0	0	0	0	0	2843
							Total Gross Premium(Without GST)	2843
							CGST(@9%)	256
							SGST(@9%)	256
Net Premium in Words(RUPEES THREE THOUSAND THREE HUNDRED FIFTY-FIVE ONLY)							IGST	0
							Total GST	512
							Net Premium(With GST)	3355

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	11190034209500001452	SWARANJALI NILESH SARVANJE	28/07/2020	27/07/2021	100000	NA	0
2	11190034219500001605	SWARANJALI NILESH SARVANJE	28/07/2021	27/07/2022	100000	NA	0

*This Policy is subject to terms and conditions of New India Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 28th day of July 2022.

at _____ this _____ day of _____ 20



Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)**



Insurer Office Code	: ASIAN BUILDING III (111900)
Address	: GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001
Telephone	: 22615753 / 22613674
Fax	: 22612876

New India Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. SWARANJALI NILESH SARVANJE has paid ₹ 3355 towards premium for New India Mediclaim for the period 28/07/2022 12:00:01 AM to 27/07/2023 11:59:59 PM

Policy no.	: 11190034229500001584
Receipt no. & date	: 11190081220000015035 25/07/2022

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of
The New India Assurance Company
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

Tax Invoice No : 11190022E0006810

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



New India Mediclaim Policy

UIN : NIAHLIP21277V042021

Policy Schedule

Current Policy No	11190034229500001580	Current Policy Period	From:28/07/2022 12:00:01 AM To:27/07/2023 11:59:59 PM
Previous Policy No	11190034219500001608	Previous Policy Period	28-JUL-21 to 27-JUL-22
Policyholder's Details			
Policyholder Name	KAPIL GUNVANT SOLANKI	Customer ID	PO35834309
		PAN Card No	
		Mobile No/Phone No	XXXXXX8618
Policyholder's address	11/06, SADBHAVANA NAGAR,REYNALDS ROAD, M.B.P.T. COLONY, WADALA- EAST, MUMBAI MUMBAI ,MAHARASHTRA, 400037	Email id	kapil.solanki18@yahoo.in,
		Name of the Nominee	MR. GUNVANT A. SOLANKI
		Relation with the Policy holder	Father
		GSTIN	NA
Policy Issuing Office and Intermediary Details			
Office Name and Code	ASIAN BUILDING III (111900)	Office Contact No	22615753 / 22613674
Office Email Id	nia.111900@newindia.co.in	Development Officer	Mr. SANDESH T MADHAVI (1D13698849)
		Name of the Agent/Intermediary	Mrs. VIJAYA PADMAKAR MAHULKAR (NIAAG00090313)
Office Address	GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001	Contact No. of Agent/Intermediary	9820514091 / 9820514091
		E-mail id of Intermediary	vpmahulkar@gmail.com, sandesh_madhavi@yahoo.com,
Regional Office	MUMBAI RO-I (110000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	02224620301/02222660470	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA		Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	914023555353 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Mediclaim Policy*

* Automatic reinstatement of Sum Insured for 5 Lakhs Sum Insured & above.	* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.
* Health Check Up for every block of 3 claim free years up to a maximum of ₹ 5,000/-.	* Hospital Cash up to 1% of Sum Insured.
* Day one baby cover.	* Ambulance charges up to 1% of Sum Insured.
* Cumulative Bonus for claim free year.	* Midterm inclusion of newly married spouse.
* Optional Cover I: No Proportionate Deduction.	* Cataract claims, up to 20% of Sum Insured or ₹ 50,000 whichever less, for each eye.
* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.
* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.

Signature Not
Verified
Digitally signed
by SRINIVASAN
VAIDESHWARAN
Date: 2022.07.25
16:41:22 +05'30'

Policy No. : 11190034229500001580 Document generated by AG_0104849 at 25/07/2022 16:41:14 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



* Optional Cover IV: For a Voluntary Co-Pay of 20% - (15% discount on premium).	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.
* Please refer to policy document for detailed terms and conditions.	

Important
*1. Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2. Enhanced Sum Insured under the policy will be subject to policy clauses 4.1, 4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit https://www.newindia.co.in for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details (Cumulative Bonus Buffer is applicable for 1 L Sum Insured persons.)								
S. No	Name of the insured (Member ID)	Date of birth(Age)	Sex	Relation	Sum insured	Cumulative Bonus Buffer	*Date of inception of first policy	Pre Existing Disease
1	Kapil Gunvant Solanki(PO35834309)	27/09/1986(35)	M	Proposer	100000	0	28/07/2015	

Optional Cover Table			
Policy Level - Optional Cover - I (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover - IV (Voluntary Co-pay of 20%)	Not Opted

Premium Details								
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	Premium for Optional Cover II	Premium for Optional Cover III	Discount for Optional Cover IV	Discount	Total Premium
1	KAPIL GUNVANT SOLANKI	2843	0	0	0	0	0	2843
							Total Gross Premium(Without GST)	2843
							CGST(@9%)	256
							SGST(@9%)	256
Net Premium in Words(RUPEES THREE THOUSAND THREE HUNDRED FIFTY-FIVE ONLY)							IGST	0
							Total GST	512
							Net Premium(With GST)	3355

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	11190034209500001456	KAPIL GUNVANT SOLANKI	28/07/2020	27/07/2021	100000	NA	0
2	11190034219500001608	KAPIL GUNVANT SOLANKI	28/07/2021	27/07/2022	100000	NA	0

*This Policy is subject to terms and conditions of New India Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 28th day of July 2022.

at _____ this _____ day of _____ 20



Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)



Insurer Office Code	: ASIAN BUILDING III (111900)
Address	: GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001
Telephone	: 22615753 / 22613674
Fax	: 22612876

New India Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. KAPIL GUNVANT SOLANKI has paid ₹ 3355 towards premium for New India Mediclaim for the period 28/07/2022 12:00:01 AM to 27/07/2023 11:59:59 PM

Policy no.	: 11190034229500001580
Receipt no. & date	: 11190081220000015024 25/07/2022

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of
The New India Assurance Company
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

Tax Invoice No : 11190022E0006806

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



New India Mediclaim Policy

UIN : NIAHLIP21277V042021

Policy Schedule

Current Policy No	11190034229500001573	Current Policy Period	From:28/07/2022 12:00:01 AM To:27/07/2023 11:59:59 PM
Previous Policy No	11190034219500001615	Previous Policy Period	28-JUL-21 to 27-JUL-22
Policyholder's Details			
Policyholder Name	PRAMOD DHARMA KAMBLE	Customer ID	PO16109844
		PAN Card No	
		Mobile No/Phone No	
Policyholder's address	SIDDHARTH NAGAR, CHAWL NO.B-1, ROOM NO.16, DR. A.B. ROAD, WORLI NAKA MUMBAI ,MAHARASHTRA, 400018	Email id	
		Name of the Nominee	MRS. VARSHA P. KAMBLE
		Relation with the Policy holder	Spouse
		GSTIN	NA
Policy Issuing Office and Intermediary Details			
Office Name and Code	ASIAN BUILDING III (111900)	Office Contact No	22615753 / 22613674
Office Email Id	nia.111900@newindia.co.in	Development Officer	Mr. SANDESH T MADHAVI (1D13698849)
		Name of the Agent/Intermediary	Mrs. VIJAYA PADMAKAR MAHULKAR (NIAAG00090313)
Office Address	GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001	Contact No. of Agent/Intermediary	9820514091 / 9820514091
		E-mail id of Intermediary	vpmahulkar@gmail.com, sandesh_madhavi@yahoo.com,
Regional Office	MUMBAI RO-I (110000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	02224620301/02222660470	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA		Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	914023555353 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Mediclaim Policy*

* Automatic reinstatement of Sum Insured for 5 Lakhs Sum Insured & above.	* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.
* Health Check Up for every block of 3 claim free years up to a maximum of ₹ 5,000/-.	* Hospital Cash up to 1% of Sum Insured.
* Day one baby cover.	* Ambulance charges up to 1% of Sum Insured.
* Cumulative Bonus for claim free year.	* Midterm inclusion of newly married spouse.
* Optional Cover I: No Proportionate Deduction.	* Cataract claims, up to 20% of Sum Insured or ₹ 50,000 whichever less, for each eye.
* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.
* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.

Signature Not
Verified
Digitally signed
by SRINIVASAN
VAIDESWARAN
Date: 2022.07.25
16:26:54 +05'30'

Policy No. : 11190034229500001573 Document generated by AG_0104849 at 25/07/2022 16:26:38 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



* Optional Cover IV: For a Voluntary Co-Pay of 20% - (15% discount on premium).	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.
* Please refer to policy document for detailed terms and conditions.	

Important

*1.Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
 2.Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
 3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
 * Please visit <https://www.newindia.co.in> for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details (Cumulative Bonus Buffer is applicable for 1 L Sum Insured persons.)								
S. No	Name of the insured (Member ID)	Date of birth(Age)	Sex	Relation	Sum insured	Cumulative Bonus Buffer	*Date of inception of first policy	Pre Existing Disease
1	Pramod Dharma Kamble(PO16109844)	27/06/1976(46)	M	Proposer	100000	30000	10/07/2012	

Optional Cover Table			
Policy Level - Optional Cover - 1 (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover - IV (Voluntary Co-pay of 20%)	Not Opted

Premium Details								
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	Premium for Optional Cover II	Premium for Optional Cover III	Discount for Optional Cover IV	Discount	Total Premium
1	PRAMOD DHARMA KAMBLE	4872	0	0	0	0	0	4872
							Total Gross Premium(Without GST)	4872
							CGST(@9%)	438
							SGST(@9%)	438
Net Premium in Words(RUPEES FIVE THOUSAND SEVEN HUNDRED FORTY-EIGHT ONLY)							IGST	0
							Total GST	876
							Net Premium(With GST)	5748

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	11190034209500001462	PRAMOD DHARMA KAMBLE	28/07/2020	27/07/2021	100000	NA	0
2	11190034219500001615	PRAMOD DHARMA KAMBLE	28/07/2021	27/07/2022	100000	NA	0

*This Policy is subject to terms and conditions of New India Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 28th day of July 2022.



at _____ this _____ day of _____ 20

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)



Insurer Office Code	: ASIAN BUILDING III (111900)
Address	: GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001
Telephone	: 22615753 / 22613674
Fax	: 22612876

New India Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. PRAMOD DHARMA KAMBLE has paid ₹ 5748 towards premium for New India Mediclaim for the period 28/07/2022 12:00:01 AM to 27/07/2023 11:59:59 PM

Policy no.	: 11190034229500001573
Receipt no. & date	: 11190081220000015013 25/07/2022

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of
The New India Assurance Company
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

Tax Invoice No : 11190022E0006798

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



New India Mediclaim Policy

UIN : NIAHLIP21277V042021

Policy Schedule

Current Policy No	11190034229500001571	Current Policy Period	From:28/07/2022 12:00:01 AM To:27/07/2023 11:59:59 PM
Previous Policy No	11190034219500001617	Previous Policy Period	28-JUL-21 to 27-JUL-22

Policyholder's Details

Policyholder Name	MR. PRAFULL DASHRATH SURYAVANSHI	Customer ID	PO22114626
		PAN Card No	
		Mobile No/Phone No	XXXXXX4352
Policyholder's address	55/7, LOOK MAN WILL CHOWL SHAIR AMAR, SHEAKH MARG MAHALAXMI (E), MUMBAI MUMBAI ,MAHARASHTRA, 400001	Email id	
		Name of the Nominee	MR. DASHRATH .M. SURYAVASHIFATHAR
		Relation with the Policy holder	Father
		GSTIN	NA

Policy Issuing Office and Intermediary Details

Office Name and Code	ASIAN BUILDING III (111900)	Office Contact No	22615753 / 22613674
Office Email Id	nia.111900@newindia.co.in	Development Officer	Mr. SANDESH T MADHAVI (1D13698849)
		Name of the Agent/Intermediary	Mrs. VIJAYA PADMAKAR MAHULKAR (NIAAG00090313)
Office Address	GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001	Contact No. of Agent/Intermediary	9820514091 / 9820514091
		E-mail id of Intermediary	vpmahulkar@gmail.com, sandesh_madhavi@yahoo.com,
Regional Office	MUMBAI RO-I (110000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	02224620301/02222660470	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA		Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	914023555353 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Mediclaim Policy*

* Automatic reinstatement of Sum Insured for 5 Lakhs Sum Insured & above.	* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.
* Health Check Up for every block of 3 claim free years up to a maximum of ₹ 5,000/-.	* Hospital Cash up to 1% of Sum Insured.
* Day one baby cover.	* Ambulance charges up to 1% of Sum Insured.
* Cumulative Bonus for claim free year.	* Midterm inclusion of newly married spouse.
* Optional Cover I: No Proportionate Deduction.	* Cataract claims, up to 20% of Sum Insured or ₹ 50,000 whichever less, for each eye.
* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.

Signature Not Verified
Digitally signed by SRINIVASAN VAIDESHWARAN
Date: 2022.07.25 16:21:26 +05'30'

Policy No. : 11190034229500001571 Document generated by AG_0104849 at 25/07/2022 16:21:14 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.
* Optional Cover IV: For a Voluntary Co-Pay of 20% - (15% discount on premium).	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.
* Please refer to policy document for detailed terms and conditions.	

Important

*1.Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2.Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit https://www.newindia.co.in for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details (Cumulative Bonus Buffer is applicable for 1 L Sum Insured persons.)								
S. No	Name of the insured (Member ID)	Date of birth(Age)	Sex	Relation	Sum insured	Cumulative Bonus Buffer	*Date of inception of first policy	Pre Existing Disease
1	Mr. Prafull Dashrath Suryavanshi(PO 22114626)	08/06/1992(30)	M	Proposer	100000	0	08/07/2013	

Optional Cover Table			
Policy Level - Optional Cover - 1 (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover - IV (Voluntary Co-pay of 20%)	Not Opted

Premium Details								
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	Premium for Optional Cover II	Premium for Optional Cover III	Discount for Optional Cover IV	Discount	Total Premium
1	MR. PRAFULL DASHRATH SURYAVANSHI	2843	0	0	0	0	0	2843
							Total Gross Premium(Without GST)	2843
							CGST(@9%)	256
							SGST(@9%)	256
Net Premium in Words(RUPEES THREE THOUSAND THREE HUNDRED FIFTY-FIVE ONLY)							IGST	0
							Total GST	512
							Net Premium(With GST)	3355

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	11190034209500001464	MR. PRAFULL DASHRATH SURYAVANSHI	28/07/2020	27/07/2021	100000	NA	0
2	11190034219500001617	MR. PRAFULL DASHRATH SURYAVANSHI	28/07/2021	27/07/2022	100000	NA	0

*This Policy is subject to terms and conditions of New India Mediclaim.



In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 28th day of July 2022.

at _____ this _____ day of _____ 20

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr. DIVISIONAL MANAGER]

**FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)**



Insurer Office Code	: ASIAN BUILDING III (111900)
Address	: GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001
Telephone	: 22615753 / 22613674
Fax	: 22612876

New India Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. MR. PRAFULL DASHRATH SURYAVANSHI has paid ₹ 3355 towards premium for New India Mediclaim for the period 28/07/2022 12:00:01 AM to 27/07/2023 11:59:59 PM

Policy no.	: 11190034229500001571
Receipt no. & date	: 11190081220000015010 25/07/2022

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of
The New India Assurance Company
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

Tax Invoice No : 11190022E0006796

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



New India Mediclaim Policy

UIN : NIAHLIP21277V042021

Policy Schedule

Current Policy No	11190034229500001557	Current Policy Period	From:28/07/2022 12:00:01 AM To:27/07/2023 11:59:59 PM
Previous Policy No	11190034219500001629	Previous Policy Period	28-JUL-21 to 27-JUL-22
Policyholder's Details			
Policyholder Name	SHRIKANT SALVE	Customer ID	PO43202995
		PAN Card No	
		Mobile No/Phone No	
Policyholder's address	9/28, SADBHAVNA NAGAR, B.P.T. COLONY, WADALA(EAST) MUMBAI MUMBAI ,MAHARASHTRA, 400037	Email id	
		Name of the Nominee	SUSHMA SALVE
		Relation with the Policy holder	Spouse
		GSTIN	NA
Policy Issuing Office and Intermediary Details			
Office Name and Code	ASIAN BUILDING III (111900)	Office Contact No	22615753 / 22613674
Office Email Id	nia.111900@newindia.co.in	Development Officer	Mr. SANDESH T MADHAVI (1D13698849)
		Name of the Agent/Intermediary	Mrs. VIJAYA PADMAKAR MAHULKAR (NIAAG00090313)
Office Address	GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001	Contact No. of Agent/Intermediary	9820514091 / 9820514091
		E-mail id of Intermediary	vpmahulkar@gmail.com, sandesh_madhavi@yahoo.com,
Regional Office	MUMBAI RO-I (110000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	02224620301/02222660470	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA		Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	914023555353 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Mediclaim Policy*

* Automatic reinstatement of Sum Insured for 5 Lakhs Sum Insured & above.	* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.
* Health Check Up for every block of 3 claim free years up to a maximum of ₹ 5,000/-.	* Hospital Cash up to 1% of Sum Insured.
* Day one baby cover.	* Ambulance charges up to 1% of Sum Insured.
* Cumulative Bonus for claim free year.	* Midterm inclusion of newly married spouse.
* Optional Cover I: No Proportionate Deduction.	* Cataract claims, up to 20% of Sum Insured or ₹ 50,000 whichever less, for each eye.
* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.
* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.
* Optional Cover IV: For a Voluntary Co-Pay of 20% - (15% discount on premium).	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.

Signature Not Verified
Digitally signed by SRINIVASAN VAIDESHARAN
Date: 2022.07.25 15:14:22 +05'30'

Policy No. : 11190034229500001557 Document generated by AG_0104849 at 25/07/2022 15:14:17 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.
Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



* Please refer to policy document for detailed terms and conditions.
Important
*1.Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2.Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit https://www.newindia.co.in for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details (Cumulative Bonus Buffer is applicable for 1 L Sum Insured persons.)								
S. No	Name of the insured (Member ID)	Date of birth(Age)	Sex	Relation	Sum insured	Cumulative Bonus Buffer	*Date of inception of first policy	Pre Existing Disease
1	Shrikant Salve(PO43202995)	3/12/1984(37)	M	Proposer	100000	0	28/07/2016	

Optional Cover Table			
Policy Level - Optional Cover - 1 (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover - IV (Voluntary Co-pay of 20%)	Not Opted

Premium Details								
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	Premium for Optional Cover II	Premium for Optional Cover III	Discount for Optional Cover IV	Discount	Total Premium
1	SHRIKANT SALVE	3010	0	0	0	0	0	3010
							Total Gross Premium(Without GST)	3010
							CGST(@9%)	271
							SGST(@9%)	271
Net Premium in Words(RUPEES THREE THOUSAND FIVE HUNDRED FIFTY-TWO ONLY)							IGST	0
							Total GST	542
							Net Premium(With GST)	3552

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	1119003420950001478	SHRIKANT SALVE	28/07/2020	27/07/2021	100000	NA	0
2	1119003421950001629	SHRIKANT SALVE	28/07/2021	27/07/2022	100000	NA	0

*This Policy is subject to terms and conditions of New India Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 28th day of July 2022.
at _____ this _____ day of _____ 20



Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)



Insurer Office Code	: ASIAN BUILDING III (111900)
Address	: GROUND FLOOR, ASIAN BUILDING, 17, R K MARG, BALLARD ESTATE, ,400001
Telephone	: 22615753 / 22613674
Fax	: 22612876

New India Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. SHRIKANT SALVE has paid ₹ 3552 towards premium for New India Mediclaim for the period 28/07/2022 12:00:01 AM to 27/07/2023 11:59:59 PM

Policy no.	: 11190034229500001557
Receipt no. & date	: 11190081220000014968 25/07/2022

Date of Issue: 25/07/2022

(Mr. ASHWIN PANCHAI)
[Sr.DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of
The New India Assurance Company
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

Tax Invoice No : 11190022E0006773

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Interest Free Loan



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.

Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896

E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Certificate of Interest Free Loan to Staff

This is to certify that the College has provided interest free loan to the following employees as per the loan demand submitted by the staff member:

LALA LAJPATRAI COLLEGE OF LAW			
NON TEACHING STAFF			
SR. NO.	NAME OF THE EMPLOYEE	Amount of Loan	Date
1	Mr. Pramod Kamble	25000	02/08/2021

Date: 19.09.2023


PRINCIPAL
Lala Lajpatrai College of Law
Lala Lajpatrai Marg,
Mumbai - 400 034.

LALA LAJPATRAI COLLEGE OF LAW (From 1-Apr-2019)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.

ADVANCE
Ledger Account

1-Apr-2021 to 31-Mar-2022

Page 1

Date	Particulars	Vch Type	Vch No.	Debit	Credit
2-8-2021	Cr C.B.I.S.B. A/C NO. 3024593728 CHQ. NO.603426 BEING AMT. PAID TO PRAMOD KAMBLE AS ADVANCE	Payment	53	25,000.00	
				25,000.00	
Dr	Closing Balance				25,000.00
				25,000.00	25,000.00



LALA LAJPATRAI COLLEGE OF LAW

(Affiliated to University of Mumbai and Approved Bar Council of India)

Lala Lajpatrai Marg, Mahalaxmi, Mumbai - 400 034.
Tel. : 2354 8240 / 2354 8241 • Fax : 2353 2896
E-mail : principal.llcl@gmail.com • Gram : LAJCOL

Other Welfare Measures

Other Welfare Initiatives for Staff



Uniforms for Staff



Accessories for Cleaning Staff



Birthday Celebration for Staff



Birthday Celebration for Staff



Independence Day Celebration



Celebration of Cultural Events