

Staff Welfare and Infrastructure

1. **Health and Wellness:**
 - **Health Services:** A full-time nurse (Ms. Anushiya) is available for staff and students, ensuring immediate health assistance.
 - **Meditation Hall:** A dedicated space for relaxation and stress management.
 - **Gymnasium:** A well-maintained gym with modern fitness equipment, including automatic treadmills.
2. **Accommodation and Conveniences:**
 - **Faculty Quarters:** 12 fully furnished 2-BHK faculty quarters (currently housing 10 members).
 - **Staff Quarters:** Four quarters available, accommodating up to 8 members.
 - **ATM Facility:** Central Bank ATM available on campus for convenience.
 - **Wi-Fi:** 24×7 campus-wide Wi-Fi access for all staff members.
3. **Recreational Facilities:**
 - **Staff and Faculty Retreats:** Organized trips, including Poovar and Thekkady retreats, fostering camaraderie and relaxation.
4. **Financial Benefits:**
 - **Group Insurance:** Comprehensive coverage for all staff.
 - **Gratuity and Provident Fund:** Benefits provided as per government regulations.
 - **Conference Support:** Full financial assistance for faculty to attend conferences and present papers.
5. **Leave and Career Development:**
 - **Maternity Leave:** Granted as per TSM norms, with documented cases such as Dr. Nalini GS, Ms Usha Rani.
 - **Special Casual Leave:** Sanctioned for institution-related activities, foreign visits, and research work. Dr Mathiyazhagan K and Dr Shruti R
 - **Induction Program:** Conducted for new faculty to familiarize them with institutional processes and support career planning.
6. **Other Facilities:**
 - **Faculty Mess:** Dedicated dining facilities for teaching staff.
 - **Cafeteria:** Serves all campus residents.

This comprehensive set of benefits and infrastructure demonstrates TSM's commitment to the welfare of its teaching and non-teaching staff.



Staff and Faculty Retreats



Gymnasium



Cafeteria

Customer Copy ▼

Print

PRINT TO PDF

Close

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Azadi Ka
Amrit Mahotsav**UNITED INDIA INSURANCE COMPANY LIMITED**7A, WEST VELI STREET, SECOND FLOOR, PANDIAN BUILDING, MADURAI
MADURAI - 625001 TAMIL NADU

PH: (0452) 2341773, (0452) 2341011 FAX: EMAIL:

GROUP PERSONAL ACCIDENT POLICY
POLICY NO.:0902004223P112315464**PERIOD OF INSURANCE**
From 00:00 Hrs of 21/12/2023
To Midnight of 20/12/2024*Insured***MS THIAGARAJAR SCHOOL OF MANAGEMENT**
PAMBAN SWAMY NAGAR, THIRUPPARANKUNDRAM, MADURAI625005
MADURAI
TAMIL NADU**IMPORTANT NOTICE:** KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name	: KRISHNAMOORTHIM
Agent Code	: AGN1050162
Mobile/Landline Number/Email	: 9443385013 mkrishnamurthi100463@gmail.com

**The genuineness of the policy can be verified through "Verify Your Policy" link at www.uic.co.in.****For any Information, Service Requests, Claim intimation and Grievances please write to 090200@uic.co.in**Download Customer App(www.uic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.
Website: <http://www.uic.co.in>

Printed By : ANA19117 @ 27/12/2023 3:49:20 PM



GROUP PERSONAL ACCIDENT POLICY SCHEDULE

Policy No.:	0902004223P112315464	Prev.Pol.No.:	0902004222P109376988
Name of Customer/ID	MS THIAGARAJAR SCHOOL OF MANAGEMENT / 23020783804		
Tel.(O):	Fax:	Tel.(R):	Mobile: 9688543747
Business/Occupation :	None	Email:	rckumar@tsm.ac.in
Period of Insurance:	From 00:00 Hours of 21/12/2023 To MIDNIGHT of 20/12/2024		

Coinsurance	UIC 090200 : 100%
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Premium : Sixty thousand six hundred ninety-eight rupees only

INSURED DETAILS:

As Per Annexure Attached.

Risk Category	No. of Person/Category	Covers	Premium	Loading/Discount	Calculated Amount
RiskCategory I	607	Table II DEATH PTD	78,910.00		
		Medical Expenses	15,782.00		

Total No Of Person	607	Total Sum Insured for the Group	₹121400000
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Special Conditions	STUDENT SAFETY INSURANCE -COVERS DEATH+PERMANENT TOTAL DISABILITY+HOSPITALISATION ARISING OUT OF ACCIDENT ONLY. COVER ON 24 HOURS BASIS.ANYWHERE IN INDIA, INSURANCE COVER TO STUDENT,STAFFS, ANY EXPENSES INCURED AS IN PATIENT IN A HOSPITAL RESULTING OUT OF AN ACCIDENT IS PAYABLE SUBJECT TO A MAXIMUM OF RS.20,000/- PER STUDENT ALONE. 1.MAXIMIUM SUM INSURED-RS.2 LAKH. IF ANY CLAIM THEN-1. IMMEDIATE INTIMATION TO THE INSURANCE CO.2.FIR COPY MUST
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Net Premium:	60,698.00
CGST(9%):	5,463.00
SGST(9%):	5,463.00
Stamp Duty:	10.00
Total :	71,624.00
Receipt Number :	10109020023113907782
Receipt Date:	27/12/2023
Agency/Broker Code :	AGN1050162
BDIS Code :	BD58034
Direct Business :	Employee With BDIS Function - Agency

Customer GST/UIN No.:		Office GST No.:	33AAACU5552C1ZQ
SAC Code:	997133	Invoice No. & Date:	4223112315464 & 27/12/2023
Amount Subject to Reverse Charges-NIL			

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

12/27/23, 3:46 PM

ppcore.nic.in/Configurator/UnderwritingMasters/reports/fmPolicySchedule.aspx?Reference_Num=202312272970701&Referen...

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

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

Date of Proposal and Declaration: 21/12/2023

WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO 1 MADURAI on this 27 th day of December 2023

For United India Insurance Co. Ltd.

CONSOLIDATED
STAMPS DUTY PAID
AS PER TAMILNADU
GOVERNMENT G.O.
IRT.INO.146 DATED
29-03-2023 FOR THE
PERIOD FROM 01-04-
2023 TO 31-03-2024.

Authorized Signatory
Underwritten by Mr. A. 9117 (DO UW CUM CASHIER)



Annexure:

Sl. No.	Employee Id	Name Of Insured	Occupation	Age	Sum Insured	Risk Category	AssigneeName	AssigneeRelationship
1	1	Murali Sambasivam	Teachers	62	200,000.00	RiskCategory I	E	Employer
2	2	Selvalakshmi M	Teachers	47	200,000.00	RiskCategory I	E	Employer
3	3	Balaji M	Teachers	43	200,000.00	RiskCategory I	E	Employer
4	4	Dona Ghosh	Teachers	37	200,000.00	RiskCategory I	E	Employer
5	5	Gautam sutar	Teachers	41	200,000.00	RiskCategory I	E	Employer
6	6	Manjula N	Teachers	48	200,000.00	RiskCategory I	E	Employer
7	7	Mutharasi P	Teachers	46	200,000.00	RiskCategory I	E	Employer
8	8	Nalini G S	Teachers	38	200,000.00	RiskCategory I	E	Employer
9	9	Ramesh Kumar J	Teachers	39	200,000.00	RiskCategory I	E	Employer
10	10	Senthil V	Teachers	52	200,000.00	RiskCategory I	E	Employer
11	11	Sivapragasam P	Teachers	44	200,000.00	RiskCategory I	E	Employer
12	12	Natraj B	Teachers	38	200,000.00	RiskCategory I	E	Employer
13	13	Arun kumar A	Teachers	41	200,000.00	RiskCategory I	E	Employer
14	14	Shruthi R	Teachers	32	200,000.00	RiskCategory I	E	Employer
15	15	Ved Srinivas	Teachers	38	200,000.00	RiskCategory I	E	Employer
16	16	Kongkona Dutta	Teachers	34	200,000.00	RiskCategory I	E	Employer
17	17	Mathiyazhagan K	Teachers	39	200,000.00	RiskCategory I	E	Employer
18	18	Nachiketas Nandhakumar	Teachers	37	200,000.00	RiskCategory I	E	Employer
19	19	Pradeep V	Teachers	44	200,000.00	RiskCategory I	E	Employer
20	20	Dr.Narend Subramanian	Teachers	53	200,000.00	RiskCategory I	E	Employer
21	21	Dr.Nancy Prabha P	Teachers	33	200,000.00	RiskCategory I	E	Employer
22	22	Dr.Prince R	Teachers	38	200,000.00	RiskCategory I	E	Employer
23	23	Dr.Aparna	Teachers	40	200,000.00	RiskCategory I	E	Employer
24	24	Mr.Balamoorthy S	Teachers	38	200,000.00	RiskCategory I	F	Employer
25	25	Dr.Anupam Kesari	Teachers	41	200,000.00	RiskCategory I	E	Employer
26	26	Mr.Vikas sharma	Teachers	31	200,000.00	RiskCategory I	E	Employer
27	27	Dr.Janaki Bojiah	Teachers	43	200,000.00	RiskCategory I	E	Employer
28	28	Mr.Purushothaman G	Others	37	200,000.00	RiskCategory I	E	Employer
29	29	Chidambara Kumar R	Others	45	200,000.00	RiskCategory I	E	Employer
30	30	Meenakshi Sundaram P	Others	37	200,000.00	RiskCategory I	E	Employer
31	31	Sasikala P	Others	38	200,000.00	RiskCategory I	E	Employer
32	32	Uma Ganapathy A K	Others	39	200,000.00	RiskCategory I	E	Employer
33	33	Siva Vignesh P	Others	32	200,000.00	RiskCategory I	E	Employer
34	34	Ponraj S	Others	46	200,000.00	RiskCategory I	E	Employer
35	35	Renuka S	Others	43	200,000.00	RiskCategory I	E	Employer
36	36	Arivukkodi S	Others	43	200,000.00	RiskCategory I	E	Employer
37	37	Sowmiya S	Others	30	200,000.00	RiskCategory I	E	Employer
38	38	Usha Rani S	Others	32	200,000.00	RiskCategory I	E	Employer
39	39	Manikandan A	Others	35	200,000.00	RiskCategory I	E	Employer
40	40	Siva kumar R	Others	37	200,000.00	RiskCategory I	E	Employer
41	41	Siva kumar S	Others	41	200,000.00	RiskCategory I	E	Employer
42	42	Sundar Ganesh B	Others	35	200,000.00	RiskCategory I	E	Employer
43	43	Balakumar S S	Others	43	200,000.00	RiskCategory I	E	Employer
44	44	Sridharan A R	Others	42	200,000.00	RiskCategory I	E	Employer
45	45	Pondiarajan S	Others	59	200,000.00	RiskCategory I	E	Employer
46	46	Shanmugavel S	Others	32	200,000.00	RiskCategory I	E	Employer
47	47	Ashok kumar V	Others	37	200,000.00	RiskCategory I	E	Employer
48	48	Sumathi P	Others	24	200,000.00	RiskCategory I	E	Employer
49	49	Vanathi D	Others	45	200,000.00	RiskCategory I	E	Employer
50	50	Kannan M	Others	51	200,000.00	RiskCategory I	E	Employer
51	51	Guhan B	Others	62	200,000.00	RiskCategory I	E	Employer
52	52	RanjithKumar R	Others	28	200,000.00	RiskCategory I	E	Employer
53	53	Anushiya R	Others	29	200,000.00	RiskCategory I	E	Employer
54	54	Sheikmaideen A	Others	47	200,000.00	RiskCategory I	E	Employer
55	55	Manish Chandar A.M	Others	35	200,000.00	RiskCategory I	E	Employer
56	56	Uma M	Others	25	200,000.00	RiskCategory I	E	Employer
57	57	Revathi P	Others	30	200,000.00	RiskCategory I	E	Employer
58	58	Uma Murali M	Others	59	200,000.00	RiskCategory I	E	Employer
59	59	Anandhakumar A	Others	24	200,000.00	RiskCategory I	E	Employer
60	60	Senthil kumar M	Others	27	200,000.00	RiskCategory I	E	Employer
61	61	Karthick Ram R	Others	31	200,000.00	RiskCategory I	E	Employer
62	62	Rajesh Kanna S	Others	31	200,000.00	RiskCategory I	E	Employer
63	63	Saravanakumar G	Others	41	200,000.00	RiskCategory I	E	Employer
64	64	Abirami R	Others	26	200,000.00	RiskCategory I	E	Employer
65	65	Rajangam V	Others	55	200,000.00	RiskCategory I	E	Employer
66	66	Selvi D	Others	37	200,000.00	RiskCategory I	E	Employer
67	67	Dhanalakshmi M	Others	41	200,000.00	RiskCategory I	E	Employer
68	68	Muthuselvi K	Others	46	200,000.00	RiskCategory I	E	Employer
69	69	Dovi C	Others	43	200,000.00	RiskCategory I	E	Employer
70	70	Velammal R	Others	42	200,000.00	RiskCategory I	E	Employer
71	71	Hemalatha	Others	40	200,000.00	RiskCategory I	E	Employer
72	72	Kayalvizhi	Others	42	200,000.00	RiskCategory I	E	Employer
73	73	Aaron Jebasingh R V	Student	23	200,000.00	RiskCategory I	E	Employer

74	74	Abhiram R	Student	23	200,000.00	RiskCategory I	E	Employer
75	75	Abieswar P	Student	22	200,000.00	RiskCategory I	E	Employer
76	76	Abineya V	Student	22	200,000.00	RiskCategory I	E	Employer
77	77	Abishekh S V	Student	21	200,000.00	RiskCategory I	E	Employer
78	78	Ajitha C	Student	21	200,000.00	RiskCategory I	E	Employer
79	79	Akshaya V S	Student	21	200,000.00	RiskCategory I	E	Employer
80	80	Amirthavarshini K	Student	20	200,000.00	RiskCategory I	E	Employer
81	81	Aparajitha J	Student	22	200,000.00	RiskCategory I	E	Employer
82	82	Arun Shunmuqam U	Student	21	200,000.00	RiskCategory I	E	Employer
83	83	Balaguru K	Student	21	200,000.00	RiskCategory I	E	Employer
84	84	Bharathi Priyadharshini R	Student	22	200,000.00	RiskCategory I	E	Employer
85	85	Birinda M	Student	22	200,000.00	RiskCategory I	E	Employer
86	86	Deepanraj J R	Student	21	200,000.00	RiskCategory I	E	Employer
87	87	Dhanashree K	Student	23	200,000.00	RiskCategory I	E	Employer
88	88	Edwige Beena K	Student	20	200,000.00	RiskCategory I	E	Employer
89	89	Gayathri R	Student	20	200,000.00	RiskCategory I	E	Employer
90	90	Gayathri S	Student	23	200,000.00	RiskCategory I	E	Employer
91	91	Gokul R	Student	24	200,000.00	RiskCategory I	E	Employer
92	92	Guruprasad S	Student	21	200,000.00	RiskCategory I	E	Employer
93	93	Hari Priyaa G V	Student	20	200,000.00	RiskCategory I	E	Employer
94	94	Hari Veerabahu M	Student	27	200,000.00	RiskCategory I	E	Employer
95	95	Harini Krishika V J	Student	22	200,000.00	RiskCategory I	E	Employer
96	96	Harish Raj V	Student	20	200,000.00	RiskCategory I	E	Employer
97	97	Ilamathi R	Student	24	200,000.00	RiskCategory I	E	Employer
98	98	Ilamathi S	Student	22	200,000.00	RiskCategory I	E	Employer
99	99	Iniya S	Student	20	200,000.00	RiskCategory I	E	Employer
100	100	Ivine Immanuel K R	Student	22	200,000.00	RiskCategory I	E	Employer
101	101	Jayanth S	Student	26	200,000.00	RiskCategory I	E	Employer
102	102	Jeevakumar A	Student	26	200,000.00	RiskCategory I	E	Employer
103	103	Jeya James D	Student	22	200,000.00	RiskCategory I	E	Employer
104	104	Kabilan N G	Student	21	200,000.00	RiskCategory I	E	Employer
105	105	Karthick Pugalum Perumal N	Student	22	200,000.00	RiskCategory I	E	Employer
106	106	Kaviya G	Student	21	200,000.00	RiskCategory I	E	Employer
107	107	Keerthana S	Student	26	200,000.00	RiskCategory I	E	Employer
108	108	Keerthi P A	Student	22	200,000.00	RiskCategory I	E	Employer
109	109	Kiruthika P	Student	22	200,000.00	RiskCategory I	E	Employer
110	110	Krishna Praba K B	Student	23	200,000.00	RiskCategory I	E	Employer
111	111	Krishnakumar M	Student	23	200,000.00	RiskCategory I	E	Employer
112	112	Lakshmi Priya R K	Student	21	200,000.00	RiskCategory I	E	Employer
113	113	Leander Selwyn C	Student	22	200,000.00	RiskCategory I	E	Employer
114	114	Liciya Mary John	Student	20	200,000.00	RiskCategory I	E	Employer
115	115	Loshini S	Student	23	200,000.00	RiskCategory I	E	Employer
116	116	Maadesh A	Student	22	200,000.00	RiskCategory I	E	Employer
117	117	Maanasa M	Student	20	200,000.00	RiskCategory I	E	Employer
118	118	Makhinebharathi R	Student	20	200,000.00	RiskCategory I	E	Employer
119	119	Manoj J	Student	20	200,000.00	RiskCategory I	E	Employer
120	120	Manoj R	Student	21	200,000.00	RiskCategory I	E	Employer
121	121	Michael Rathi S	Student	21	200,000.00	RiskCategory I	E	Employer
122	122	Nachiappan M	Student	22	200,000.00	RiskCategory I	E	Employer
123	123	Nagammai N	Student	22	200,000.00	RiskCategory I	E	Employer
124	124	Nandhakumar K	Student	23	200,000.00	RiskCategory I	E	Employer
125	125	Narendran M	Student	21	200,000.00	RiskCategory I	E	Employer
126	126	Narendran T K	Student	20	200,000.00	RiskCategory I	E	Employer
127	127	Naveen Kumar S	Student	23	200,000.00	RiskCategory I	E	Employer
128	128	Navneeth Sundaresan	Student	21	200,000.00	RiskCategory I	E	Employer
129	129	Nithishri B	Student	23	200,000.00	RiskCategory I	E	Employer
130	130	Omprakash Thanvanthri E	Student	23	200,000.00	RiskCategory I	E	Employer
131	131	Parthiban M	Student	22	200,000.00	RiskCategory I	E	Employer
132	132	Pathma Durga G	Student	20	200,000.00	RiskCategory I	E	Employer
133	133	Pavithiran T	Student	22	200,000.00	RiskCategory I	E	Employer
134	134	Pavithra A G	Student	20	200,000.00	RiskCategory I	E	Employer
135	135	Pon Meera A	Student	20	200,000.00	RiskCategory I	E	Employer
136	136	Pothiraja Gokul S	Student	20	200,000.00	RiskCategory I	E	Employer
137	137	Pramma Sakthi, S	Student	21	200,000.00	RiskCategory I	E	Employer
138	138	Prasanth S	Student	23	200,000.00	RiskCategory I	E	Employer
139	139	Prathiksha A	Student	23	200,000.00	RiskCategory I	E	Employer
140	140	Prem Kumar A	Student	22	200,000.00	RiskCategory I	E	Employer
141	141	Rahini G M	Student	20	200,000.00	RiskCategory I	E	Employer
142	142	Rafaya Sultana Y	Student	22	200,000.00	RiskCategory I	E	Employer
143	143	Renga Priyanka R	Student	20	200,000.00	RiskCategory I	E	Employer
144	144	Rex Iniyen E	Student	20	200,000.00	RiskCategory I	E	Employer
145	145	Rhythish K J	Student	22	200,000.00	RiskCategory I	E	Employer
146	146	Rithe Varjitha M	Student	21	200,000.00	RiskCategory I	E	Employer
147	147	Rohit T	Student	22	200,000.00	RiskCategory I	E	Employer
148	148	Saharapathan A	Student	20	200,000.00	RiskCategory I	E	Employer

149	149	Safrin Farhana S	Student	22	200,000.00	RiskCategory I	E	Employer
150	150	Sangeetha S	Student	21	200,000.00	RiskCategory I	E	Employer
151	151	Santhosh Kumar R	Student	21	200,000.00	RiskCategory I	E	Employer
152	152	Saravana Kumar R	Student	22	200,000.00	RiskCategory I	E	Employer
153	153	Selvameena M	Student	24	200,000.00	RiskCategory I	E	Employer
154	154	Senthamaraiselvi R	Student	20	200,000.00	RiskCategory I	F	Employer
155	155	Shashwath S Chandy	Student	21	200,000.00	RiskCategory I	E	Employer
156	156	Shruti R	Student	22	200,000.00	RiskCategory I	E	Employer
157	157	Siddharth Rishi	Student	21	200,000.00	RiskCategory I	F	Employer
158	158	Sivapriya P	Student	20	200,000.00	RiskCategory I	E	Employer
159	159	Soffia Shivani P M	Student	21	200,000.00	RiskCategory I	E	Employer
160	160	Sri Hariharan S	Student	25	200,000.00	RiskCategory I	F	Employer
161	161	Sri Vaishnavi R	Student	21	200,000.00	RiskCategory I	E	Employer
162	162	Srimathi K	Student	21	200,000.00	RiskCategory I	E	Employer
163	163	Subash Aswin D	Student	25	200,000.00	RiskCategory I	F	Employer
164	164	Subashini S F	Student	21	200,000.00	RiskCategory I	E	Employer
165	165	Subha Chitra S	Student	21	200,000.00	RiskCategory I	E	Employer
166	166	Subha Priya S	Student	25	200,000.00	RiskCategory I	E	Employer
167	167	Sundareswaran T	Student	29	200,000.00	RiskCategory I	E	Employer
168	168	Swarnamalya R	Student	23	200,000.00	RiskCategory I	E	Employer
169	169	Sweetha S	Student	24	200,000.00	RiskCategory I	C	Employer
170	170	Iharun V	Student	25	200,000.00	RiskCategory I	E	Employer
171	171	Thavanaga Jothi P	Student	21	200,000.00	RiskCategory I	E	Employer
172	172	Thillaimathi K	Student	23	200,000.00	RiskCategory I	E	Employer
173	173	Thiruvankatraman S	Student	21	200,000.00	RiskCategory I	E	Employer
174	174	Thrisha S	Student	22	200,000.00	RiskCategory I	E	Employer
175	175	Thulasi Brindha V	Student	21	200,000.00	RiskCategory I	E	Employer
176	176	Vairamuthu P	Student	21	200,000.00	RiskCategory I	E	Employer
177	177	Vaishnusi C	Student	21	200,000.00	RiskCategory I	F	Employer
178	178	Valliyappan M	Student	21	200,000.00	RiskCategory I	E	Employer
179	179	Vanishri T K	Student	20	200,000.00	RiskCategory I	E	Employer
180	180	Varshini S	Student	22	200,000.00	RiskCategory I	E	Employer
181	181	Varun S V S	Student	20	200,000.00	RiskCategory I	E	Employer
182	182	Vasanth B	Student	23	200,000.00	RiskCategory I	E	Employer
183	183	Vasantha Chakkaravarthi V	Student	24	200,000.00	RiskCategory I	E	Employer
184	184	Venkat Kumar M	Student	20	200,000.00	RiskCategory I	F	Employer
185	185	Venkataraman V	Student	21	200,000.00	RiskCategory I	E	Employer
186	186	Vignesh C R	Student	25	200,000.00	RiskCategory I	E	Employer
187	187	Vijay M K	Student	20	200,000.00	RiskCategory I	E	Employer
188	188	Vishakan S	Student	20	200,000.00	RiskCategory I	E	Employer
189	189	Vithun V C	Student	21	200,000.00	RiskCategory I	E	Employer
190	190	Xavina Nisha R	Student	20	200,000.00	RiskCategory I	E	Employer
191	191	Yogash Kumar M	Student	20	200,000.00	RiskCategory I	F	Employer
192	192	Sakthi Seythanna M	Student	21	200,000.00	RiskCategory I	E	Employer
193	193	Aarthi T J	Student	24	200,000.00	RiskCategory I	E	Employer
194	194	Abinaya P	Student	23	200,000.00	RiskCategory I	E	Employer
195	195	Abrar Ahamed S	Student	22	200,000.00	RiskCategory I	F	Employer
196	196	Adhavan R	Student	26	200,000.00	RiskCategory I	E	Employer
197	197	Adhithyan S	Student	22	200,000.00	RiskCategory I	E	Employer
198	198	Ashwarya M K	Student	25	200,000.00	RiskCategory I	E	Employer
199	199	Akash K	Student	22	200,000.00	RiskCategory I	E	Employer
200	200	Akash R	Student	22	200,000.00	RiskCategory I	E	Employer
201	201	Akshaya K	Student	21	200,000.00	RiskCategory I	E	Employer
202	202	Alice Minnie F	Student	25	200,000.00	RiskCategory I	E	Employer
203	203	Annie Christabel Princy J	Student	23	200,000.00	RiskCategory I	E	Employer
204	204	Anto Sagaya Shirley R	Student	24	200,000.00	RiskCategory I	E	Employer
205	205	Arjun M	Student	22	200,000.00	RiskCategory I	E	Employer
206	206	Arthi R	Student	21	200,000.00	RiskCategory I	E	Employer
207	207	Arul Manivannan	Student	24	200,000.00	RiskCategory I	E	Employer
208	208	Asha D	Student	26	200,000.00	RiskCategory I	E	Employer
209	209	Aswathi S	Student	23	200,000.00	RiskCategory I	E	Employer
210	210	Athish S R	Student	25	200,000.00	RiskCategory I	E	Employer
211	211	Balaji S	Student	25	200,000.00	RiskCategory I	E	Employer
212	212	Balaji R	Student	24	200,000.00	RiskCategory I	E	Employer
213	213	Bernard Immanuel	Student	25	200,000.00	RiskCategory I	E	Employer
214	214	Bezaleel Asir Joses V	Student	24	200,000.00	RiskCategory I	E	Employer
215	215	Bhalaji V G	Student	25	200,000.00	RiskCategory I	E	Employer
216	216	Boomika S	Student	23	200,000.00	RiskCategory I	F	Employer
217	217	Chithira Senaa M	Student	22	200,000.00	RiskCategory I	E	Employer
218	218	Deborah Princy R	Student	22	200,000.00	RiskCategory I	E	Employer
219	219	Deeptha P N	Student	22	200,000.00	RiskCategory I	E	Employer
220	220	Deva George Raphael	Student	24	200,000.00	RiskCategory I	E	Employer
221	221	Dinesh Sundar K	Student	21	200,000.00	RiskCategory I	E	Employer
222	222	Divyakamalahharathi M	Student	22	200,000.00	RiskCategory I	E	Employer
223	223	Eshani C	Student	24	200,000.00	RiskCategory I	E	Employer

224	224	Galvin Levi Christopher	Student	23	200,000.00	RiskCategory I	E	Employer
225	225	Garunya Srinidhi H	Student	23	200,000.00	RiskCategory I	E	Employer
226	226	Gayathri S	Student	22	200,000.00	RiskCategory I	F	Employer
227	227	Gokul Nath R	Student	25	200,000.00	RiskCategory I	E	Employer
228	228	Gunaseelan M	Student	23	200,000.00	RiskCategory I	E	Employer
229	229	Guru Priya S	Student	22	200,000.00	RiskCategory I	E	Employer
230	230	Hamsarupe R M	Student	22	200,000.00	RiskCategory I	E	Employer
231	231	Harinaran R	Student	22	200,000.00	RiskCategory I	E	Employer
232	232	Hemanth Kumar K M	Student	22	200,000.00	RiskCategory I	E	Employer
233	233	Ilakkiya K	Student	22	200,000.00	RiskCategory I	F	Employer
234	234	Jayapriya R	Student	23	200,000.00	RiskCategory I	E	Employer
235	235	Kamali R	Student	21	200,000.00	RiskCategory I	E	Employer
236	236	Kaviya Shree G S	Student	22	200,000.00	RiskCategory I	E	Employer
237	237	Kethaarini Harshana V	Student	23	200,000.00	RiskCategory I	E	Employer
238	238	Kingsly Surya	Student	22	200,000.00	RiskCategory I	E	Employer
239	239	Kishore K	Student	24	200,000.00	RiskCategory I	E	Employer
240	240	Kousal Ajay V	Student	24	200,000.00	RiskCategory I	F	Employer
241	241	Kumara Shiddhaarth D N	Student	23	200,000.00	RiskCategory I	E	Employer
242	242	Likitha P	Student	24	200,000.00	RiskCategory I	E	Employer
243	243	Madhusudhanan N	Student	22	200,000.00	RiskCategory I	E	Employer
244	244	Madhumithran R K	Student	25	200,000.00	RiskCategory I	E	Employer
245	245	Mahalakshmi S	Student	22	200,000.00	RiskCategory I	E	Employer
246	246	Manjula R	Student	21	200,000.00	RiskCategory I	E	Employer
247	247	Manthra Shree L	Student	23	200,000.00	RiskCategory I	E	Employer
248	248	Mecnapriya A R	Student	21	200,000.00	RiskCategory I	E	Employer
249	249	Mohamed Sultan Abrar	Student	21	200,000.00	RiskCategory I	E	Employer
250	250	Mohammed Asief M	Student	24	200,000.00	RiskCategory I	E	Employer
251	251	Monika M	Student	21	200,000.00	RiskCategory I	E	Employer
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253	253	Muthulekmi S	Student	21	200,000.00	RiskCategory I	E	Employer
254	254	Navaneetha Krishnan P	Student	23	200,000.00	RiskCategory I	E	Employer
255	255	Navaneethakrishnan L M S	Student	23	200,000.00	RiskCategory I	E	Employer
256	256	Naveen R P	Student	21	200,000.00	RiskCategory I	E	Employer
257	257	Nazaran Joel A	Student	24	200,000.00	RiskCategory I	E	Employer
258	258	Nikhil Prasanth V P	Student	25	200,000.00	RiskCategory I	F	Employer
259	259	Nila M	Student	23	200,000.00	RiskCategory I	E	Employer
260	260	Nivethitha S V	Student	21	200,000.00	RiskCategory I	E	Employer
261	261	Pavithra B	Student	22	200,000.00	RiskCategory I	E	Employer
262	262	Pradhep Ganesh V	Student	21	200,000.00	RiskCategory I	F	Employer
263	263	Pradhu Nisha	Student	21	200,000.00	RiskCategory I	E	Employer
264	264	Prasanna P	Student	27	200,000.00	RiskCategory I	E	Employer
265	265	Prasanna S	Student	21	200,000.00	RiskCategory I	E	Employer
266	266	Pritha K	Student	22	200,000.00	RiskCategory I	F	Employer
267	267	Ravi Kumar R	Student	26	200,000.00	RiskCategory I	E	Employer
268	268	Raxxelyn Jonneyl L	Student	22	200,000.00	RiskCategory I	E	Employer
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272	272	Sabura Saheen A	Student	21	200,000.00	RiskCategory I	E	Employer
273	273	Sacnin C	Student	21	200,000.00	RiskCategory I	E	Employer
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275	275	Sathishkumar Ravichandran	Student	26	200,000.00	RiskCategory I	E	Employer
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277	277	Selva Samritha A A	Student	21	200,000.00	RiskCategory I	E	Employer
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282	282	Shree Jayanth Sarasraam M	Student	22	200,000.00	RiskCategory I	E	Employer
283	283	Shreya S	Student	23	200,000.00	RiskCategory I	E	Employer
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285	285	Siva Subramaniam S	Student	22	200,000.00	RiskCategory I	E	Employer
286	286	Sivashanmugam Sampath	Student	22	200,000.00	RiskCategory I	E	Employer
287	287	Smruthi Keerthan E S	Student	24	200,000.00	RiskCategory I	E	Employer
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292	292	Subalakshmi R	Student	21	200,000.00	RiskCategory I	F	Employer
293	293	Subratha S S G	Student	22	200,000.00	RiskCategory I	E	Employer
294	294	Subrina S	Student	23	200,000.00	RiskCategory I	E	Employer
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296	296	Suresh Kumar A	Student	22	200,000.00	RiskCategory I	E	Employer
297	297	Surya Prakash M	Student	22	200,000.00	RiskCategory I	E	Employer
298	298	Thanu Shree P	Student	21	200,000.00	RiskCategory I	E	Employer

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304	304	Vedhavalli N	Student	21	200,000.00	RiskCategory I	E	Employer
305	305	Vignesh P C	Student	23	200,000.00	RiskCategory I	E	Employer
306	306	Vincitta M	Student	24	200,000.00	RiskCategory I	E	Employer
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308	308	Vishnu Priya K A	Student	21	200,000.00	RiskCategory I	E	Employer
309	309	Viswanathan L V	Student	23	200,000.00	RiskCategory I	E	Employer
310	310	Yashika E	Student	21	200,000.00	RiskCategory I	E	Employer
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314	314	Abhijeet M	Student	22	200,000.00	RiskCategory I	E	Employer
315	315	Abi Kannan B	Student	22	200,000.00	RiskCategory I	E	Employer
316	316	Abinaya C	Student	22	200,000.00	RiskCategory I	E	Employer
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318	318	Ajith V	Student	23	200,000.00	RiskCategory I	E	Employer
319	319	Ajithkumar M	Student	26	200,000.00	RiskCategory I	E	Employer
320	320	Alekhyia Saha	Student	24	200,000.00	RiskCategory I	E	Employer
321	321	Amrith Gopal R	Student	25	200,000.00	RiskCategory I	E	Employer
322	322	Annamalai A M	Student	24	200,000.00	RiskCategory I	E	Employer
323	323	Arun Kumar R	Student	21	200,000.00	RiskCategory I	E	Employer
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325	325	Ashoka Ganesan	Student	22	200,000.00	RiskCategory I	E	Employer
326	326	Bala Siva Sangaran B	Student	24	200,000.00	RiskCategory I	E	Employer
327	327	Bhaskaran Yadav .S	Student	25	200,000.00	RiskCategory I	E	Employer
328	328	Chendur Sundar	Student	23	200,000.00	RiskCategory I	F	Employer
329	329	Dharshini R	Student	22	200,000.00	RiskCategory I	E	Employer
330	330	Dicto Rocky M I	Student	23	200,000.00	RiskCategory I	E	Employer
331	331	Dinesh R	Student	23	200,000.00	RiskCategory I	F	Employer
332	332	Dinesh Saravanan	Student	25	200,000.00	RiskCategory I	E	Employer
333	333	Durkeswara A P	Student	25	200,000.00	RiskCategory I	E	Employer
334	334	Ganeshwar G M	Student	21	200,000.00	RiskCategory I	E	Employer
335	335	Ghouse Basha H	Student	26	200,000.00	RiskCategory I	E	Employer
336	336	Gnanam M	Student	21	200,000.00	RiskCategory I	E	Employer
337	337	Gokulnathan Kumar	Student	23	200,000.00	RiskCategory I	E	Employer
338	338	Grace Judith R	Student	23	200,000.00	RiskCategory I	E	Employer
339	339	Guhan M	Student	21	200,000.00	RiskCategory I	F	Employer
340	340	Hanharan Venkataraman	Student	24	200,000.00	RiskCategory I	E	Employer
341	341	Harish P	Student	22	200,000.00	RiskCategory I	E	Employer
342	342	Harish Kumar B	Student	22	200,000.00	RiskCategory I	E	Employer
343	343	Hassan Fareed	Student	23	200,000.00	RiskCategory I	E	Employer
344	344	Hemapriya N	Student	22	200,000.00	RiskCategory I	E	Employer
345	345	Jahnavi V	Student	23	200,000.00	RiskCategory I	E	Employer
346	346	Javid Sameer	Student	22	200,000.00	RiskCategory I	E	Employer
347	347	Jeevitha R	Student	25	200,000.00	RiskCategory I	E	Employer
348	348	Jeryl Madhup	Student	21	200,000.00	RiskCategory I	E	Employer
349	349	Jyash Devadas C	Student	22	200,000.00	RiskCategory I	E	Employer
350	350	Jornihis S	Student	25	200,000.00	RiskCategory I	E	Employer
351	351	Kabeesvar M M	Student	24	200,000.00	RiskCategory I	E	Employer
352	352	Kanimozhi T	Student	21	200,000.00	RiskCategory I	E	Employer
353	353	Karthikeyan C	Student	25	200,000.00	RiskCategory I	E	Employer
354	354	Karthikeyan U	Student	23	200,000.00	RiskCategory I	E	Employer
355	355	Karthikka S	Student	21	200,000.00	RiskCategory I	E	Employer
356	356	Kavyalakshmi N B	Student	21	200,000.00	RiskCategory I	E	Employer
357	357	Keerthika R	Student	22	200,000.00	RiskCategory I	E	Employer
358	358	Lijo Mathai	Student	27	200,000.00	RiskCategory I	E	Employer
359	359	Maanusha Kannan K	Student	21	200,000.00	RiskCategory I	E	Employer
360	360	Madhav C	Student	22	200,000.00	RiskCategory I	E	Employer
361	361	Madhu vignesh R S	Student	27	200,000.00	RiskCategory I	F	Employer
362	362	Mani Bharathi K	Student	22	200,000.00	RiskCategory I	E	Employer
363	363	Mani Srinivasan	Student	22	200,000.00	RiskCategory I	E	Employer
364	364	Mirudhula Ravindran	Student	24	200,000.00	RiskCategory I	E	Employer
365	365	Mithun Ganesh G	Student	24	200,000.00	RiskCategory I	E	Employer
366	366	Mithun Jay G	Student	22	200,000.00	RiskCategory I	E	Employer
367	367	Nandhini R	Student	25	200,000.00	RiskCategory I	F	Employer
368	368	Navanaethakrishnan R	Student	25	200,000.00	RiskCategory I	E	Employer
369	369	Naveen Kumar M	Student	24	200,000.00	RiskCategory I	E	Employer
370	370	Naveen S	Student	23	200,000.00	RiskCategory I	E	Employer
371	371	Nickson Daniel	Student	23	200,000.00	RiskCategory I	E	Employer
372	372	Nithish Kumar P	Student	22	200,000.00	RiskCategory I	E	Employer
373	373	Nithish Roc Sivakumar	Student	23	200,000.00	RiskCategory I	E	Employer

374	374	Oviya M	Student	22	200,000.00	RiskCategory I	E	Employer
375	375	Phalguna Tejasvi M	Student	25	200,000.00	RiskCategory I	E	Employer
376	376	Poorana Gloria	Student	23	200,000.00	RiskCategory I	E	Employer
377	377	Pradeep G	Student	21	200,000.00	RiskCategory I	E	Employer
378	378	Pradeep Kumar	Student	24	200,000.00	RiskCategory I	E	Employer
379	379	Pranesh B	Student	23	200,000.00	RiskCategory I	E	Employer
380	380	Praveen Babu K	Student	24	200,000.00	RiskCategory I	E	Employer
381	381	Preethy S	Student	21	200,000.00	RiskCategory I	E	Employer
382	382	Rahul Baskar	Student	22	200,000.00	RiskCategory I	E	Employer
383	383	Rahul S S	Student	21	200,000.00	RiskCategory I	E	Employer
384	384	Raj Kamal	Student	22	200,000.00	RiskCategory I	E	Employer
385	385	Rajagopal M	Student	23	200,000.00	RiskCategory I	E	Employer
386	386	Rajaram Pandian S	Student	22	200,000.00	RiskCategory I	E	Employer
387	387	Rajkumar R S	Student	23	200,000.00	RiskCategory I	E	Employer
388	388	Roshini Murali	Student	22	200,000.00	RiskCategory I	E	Employer
389	389	Saketh Gopalakrishnan	Student	24	200,000.00	RiskCategory I	E	Employer
390	390	Sandeep R	Student	23	200,000.00	RiskCategory I	E	Employer
391	391	Sandeep V	Student	22	200,000.00	RiskCategory I	E	Employer
392	392	Sanjeevi R S	Student	22	200,000.00	RiskCategory I	E	Employer
393	393	Saravana Kumar	Student	24	200,000.00	RiskCategory I	E	Employer
394	394	Sarubala R	Student	21	200,000.00	RiskCategory I	E	Employer
395	395	Sathish Kumar	Student	24	200,000.00	RiskCategory I	E	Employer
396	396	Sharadha R	Student	23	200,000.00	RiskCategory I	E	Employer
397	397	Shruthi K	Student	21	200,000.00	RiskCategory I	E	Employer
398	398	Siva Dharini S	Student	21	200,000.00	RiskCategory I	E	Employer
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400	400	Sivakumar Balasubramanian	Student	22	200,000.00	RiskCategory I	E	Employer
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402	402	Soufiya B	Student	22	200,000.00	RiskCategory I	E	Employer
403	403	Sri Nikesh	Student	22	200,000.00	RiskCategory I	E	Employer
404	404	Sri Saiylesh	Student	21	200,000.00	RiskCategory I	E	Employer
405	405	Sri Vidhya Murugesan	Student	23	200,000.00	RiskCategory I	E	Employer
406	406	Srinanchini Ganesh	Student	23	200,000.00	RiskCategory I	E	Employer
407	407	Subash Ram	Student	22	200,000.00	RiskCategory I	E	Employer
408	408	Sudharsan Srinivasan	Student	23	200,000.00	RiskCategory I	E	Employer
409	409	Sudharsanam R P	Student	21	200,000.00	RiskCategory I	E	Employer
410	410	Surya Krishnan G	Student	26	200,000.00	RiskCategory I	E	Employer
411	411	Sushmitha Devi S	Student	23	200,000.00	RiskCategory I	E	Employer
412	412	Swathi R	Student	23	200,000.00	RiskCategory I	E	Employer
413	413	Tarun Kumar Mallian	Student	23	200,000.00	RiskCategory I	E	Employer
414	414	Thanga Tamil Amudhan P	Student	21	200,000.00	RiskCategory I	E	Employer
415	415	Thirudhakshin Thiruvclavan	Student	23	200,000.00	RiskCategory I	E	Employer
416	416	Varsha M J	Student	25	200,000.00	RiskCategory I	E	Employer
417	417	Varshitha R	Student	22	200,000.00	RiskCategory I	E	Employer
418	418	Vignesh K	Student	26	200,000.00	RiskCategory I	E	Employer
419	419	Vijay A RA	Student	24	200,000.00	RiskCategory I	E	Employer
420	420	Vinod Narayanan S	Student	23	200,000.00	RiskCategory I	E	Employer
421	421	Viswak Sabrish T R	Student	25	200,000.00	RiskCategory I	E	Employer
422	422	Yamuna Malathi Balaji	Student	25	200,000.00	RiskCategory I	E	Employer
423	423	Yogesh N A	Student	21	200,000.00	RiskCategory I	E	Employer
424	424	Yuvaraj S	Student	23	200,000.00	RiskCategory I	E	Employer
425	425	yogesh waran J A	Student	23	200,000.00	RiskCategory I	E	Employer
426	426	Madhumithra Ramesh	Student	21	200,000.00	RiskCategory I	E	Employer
427	427	kishore S	Student	23	200,000.00	RiskCategory I	E	Employer
428	428	Karikalani Iniyar	Student	21	200,000.00	RiskCategory I	E	Employer
429	429	NITHASHA SELVARAJU	Student	25	200,000.00	RiskCategory I	E	Employer
430	430	prasath Rajaraman	Student	22	200,000.00	RiskCategory I	E	Employer
431	431	Udhay babu	Student	24	200,000.00	RiskCategory I	E	Employer
432	432	Mahathy K	Student	21	200,000.00	RiskCategory I	E	Employer
433	433	Aadhi Shakti G R	Student	20	200,000.00	RiskCategory I	E	Employer
434	434	Abirami Priya B	Student	22	200,000.00	RiskCategory I	E	Employer
435	435	Abiramy S M	Student	22	200,000.00	RiskCategory I	E	Employer
436	436	Aishwarya A	Student	21	200,000.00	RiskCategory I	E	Employer
437	437	Ajay Sriram M	Student	22	200,000.00	RiskCategory I	E	Employer
438	438	Akash S	Student	22	200,000.00	RiskCategory I	E	Employer
439	439	Akilesh Kanna P M	Student	20	200,000.00	RiskCategory I	E	Employer
440	440	Alfred Kevin JL	Student	21	200,000.00	RiskCategory I	E	Employer
441	441	Amarkarthik G	Student	21	200,000.00	RiskCategory I	E	Employer
442	442	Ankita Patel	Student	21	200,000.00	RiskCategory I	E	Employer
443	443	Annamalai M	Student	24	200,000.00	RiskCategory I	E	Employer
444	444	Arnapoorani M	Student	21	200,000.00	RiskCategory I	E	Employer
445	445	Aravind Bhaskar	Student	22	200,000.00	RiskCategory I	E	Employer
446	446	Aravindh G	Student	20	200,000.00	RiskCategory I	E	Employer
447	447	Aravindh T S	Student	20	200,000.00	RiskCategory I	E	Employer
448	448	Aripasath S	Student	22	200,000.00	RiskCategory I	E	Employer

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451	451	Arun Prakash A	Student	27	200,000.00	RiskCategory I	E	Employer
452	452	Ashwath K	Student	24	200,000.00	RiskCategory I	E	Employer
453	453	Ashwath Narayan V P	Student	25	200,000.00	RiskCategory I	E	Employer
454	454	Aswinidevi N	Student	22	200,000.00	RiskCategory I	E	Employer
455	455	Balaji M	Student	22	200,000.00	RiskCategory I	E	Employer
456	456	Camilla C	Student	22	200,000.00	RiskCategory I	E	Employer
457	457	Chaandini D	Student	24	200,000.00	RiskCategory I	E	Employer
458	458	Chris Jericho S	Student	22	200,000.00	RiskCategory I	E	Employer
459	459	Daniel Ajay S	Student	20	200,000.00	RiskCategory I	E	Employer
460	460	Deepa R	Student	22	200,000.00	RiskCategory I	E	Employer
461	461	Deepika M	Student	22	200,000.00	RiskCategory I	F	Employer
462	462	Dharsana Balaji M S	Student	20	200,000.00	RiskCategory I	E	Employer
463	463	Dharshana M D	Student	21	200,000.00	RiskCategory I	E	Employer
464	464	Dharshini Kezhia V	Student	22	200,000.00	RiskCategory I	E	Employer
465	465	Dinesh R	Student	20	200,000.00	RiskCategory I	E	Employer
466	466	Divyalakshmi S	Student	24	200,000.00	RiskCategory I	E	Employer
467	467	Eashwaran J	Student	21	200,000.00	RiskCategory I	E	Employer
468	468	Eswar V	Student	21	200,000.00	RiskCategory I	E	Employer
469	469	Fredrick Naveen A	Student	25	200,000.00	RiskCategory I	E	Employer
470	470	Gakul Krishnan V	Student	21	200,000.00	RiskCategory I	E	Employer
471	471	Gokulkumar A	Student	22	200,000.00	RiskCategory I	E	Employer
472	472	Gollapalli Sneha	Student	22	200,000.00	RiskCategory I	E	Employer
473	473	Gopinath T	Student	20	200,000.00	RiskCategory I	E	Employer
474	474	Hari Krishnan K	Student	21	200,000.00	RiskCategory I	E	Employer
475	475	Harini Subashri I K	Student	21	200,000.00	RiskCategory I	E	Employer
476	476	Harshini V	Student	23	200,000.00	RiskCategory I	F	Employer
477	477	Hemalatha K	Student	20	200,000.00	RiskCategory I	E	Employer
478	478	Immaculate Janet J	Student	23	200,000.00	RiskCategory I	E	Employer
479	479	Isha Harini V	Student	20	200,000.00	RiskCategory I	E	Employer
480	480	Iswarya M	Student	21	200,000.00	RiskCategory I	F	Employer
481	481	Janani Priya S R	Student	27	200,000.00	RiskCategory I	E	Employer
482	482	Jayanth Ramnan C R	Student	23	200,000.00	RiskCategory I	E	Employer
483	483	Jayanthan S U	Student	21	200,000.00	RiskCategory I	E	Employer
484	484	Jeevanantham S	Student	20	200,000.00	RiskCategory I	E	Employer
485	485	Jeffrijerladunfant J	Student	22	200,000.00	RiskCategory I	E	Employer
486	486	Jeryin Antta X	Student	21	200,000.00	RiskCategory I	E	Employer
487	487	Jeyavaradhan K S	Student	23	200,000.00	RiskCategory I	E	Employer
488	488	Jishnu Prashanth R B	Student	22	200,000.00	RiskCategory I	F	Employer
489	489	Jovita Tiffany P	Student	21	200,000.00	RiskCategory I	E	Employer
490	490	Kamaleshwar B	Student	22	200,000.00	RiskCategory I	E	Employer
491	491	Kanima F	Student	29	200,000.00	RiskCategory I	F	Employer
492	492	Kanishka S	Student	21	200,000.00	RiskCategory I	E	Employer
493	493	Kavin Kumar K	Student	21	200,000.00	RiskCategory I	E	Employer
494	494	Kavya S	Student	20	200,000.00	RiskCategory I	E	Employer
495	495	Keerthana Nair	Student	21	200,000.00	RiskCategory I	E	Employer
496	496	Kesava Kumar P	Student	21	200,000.00	RiskCategory I	E	Employer
497	497	Khushi Chanda M	Student	20	200,000.00	RiskCategory I	E	Employer
498	498	Kiran Kumar P	Student	22	200,000.00	RiskCategory I	E	Employer
499	499	Kirannath P	Student	25	200,000.00	RiskCategory I	E	Employer
500	500	Kiruba Sankar E	Student	23	200,000.00	RiskCategory I	E	Employer
501	501	Kishore Karthick S	Student	23	200,000.00	RiskCategory I	E	Employer
502	502	Kishore S	Student	20	200,000.00	RiskCategory I	E	Employer
503	503	Kishorekumar M	Student	20	200,000.00	RiskCategory I	E	Employer
504	504	Kowshik Ramanujam S A	Student	24	200,000.00	RiskCategory I	E	Employer
505	505	Krishnan N	Student	25	200,000.00	RiskCategory I	E	Employer
506	506	Laksheeth B	Student	24	200,000.00	RiskCategory I	E	Employer
507	507	Lakshmanan M	Student	20	200,000.00	RiskCategory I	E	Employer
508	508	Leka Sri N M	Student	20	200,000.00	RiskCategory I	F	Employer
509	509	Lerin J Be Blesslin	Student	22	200,000.00	RiskCategory I	E	Employer
510	510	Lincy Antoinette G	Student	21	200,000.00	RiskCategory I	E	Employer
511	511	Lokesh Kumar R K	Student	21	200,000.00	RiskCategory I	E	Employer
512	512	Madhesh S	Student	21	200,000.00	RiskCategory I	F	Employer
513	513	Madhumita G	Student	22	200,000.00	RiskCategory I	E	Employer
514	514	Magwin Azariah J	Student	20	200,000.00	RiskCategory I	E	Employer
515	515	Mahadevan K V	Student	22	200,000.00	RiskCategory I	F	Employer
516	516	Manathi S	Student	20	200,000.00	RiskCategory I	E	Employer
517	517	Manas Nair	Student	23	200,000.00	RiskCategory I	E	Employer
518	518	Manickavelan R	Student	24	200,000.00	RiskCategory I	E	Employer
519	519	Manju G	Student	25	200,000.00	RiskCategory I	E	Employer
520	520	Maria Regina M	Student	21	200,000.00	RiskCategory I	F	Employer
521	521	Mayapremil S	Student	22	200,000.00	RiskCategory I	E	Employer
522	522	Meenatchi G	Student	20	200,000.00	RiskCategory I	E	Employer
523	523	Mohamed Fasith S	Student	20	200,000.00	RiskCategory I	E	Employer

524	524	Mohanaram R	Student	21	200,000.00	RiskCategory I	E	Employer
525	525	Monisha Chitra Vasimalai	Student	22	200,000.00	RiskCategory I	E	Employer
526	526	Muniasamy M	Student	21	200,000.00	RiskCategory I	E	Employer
527	527	Muthukrishna G	Student	22	200,000.00	RiskCategory I	E	Employer
528	528	Nafisa M	Student	23	200,000.00	RiskCategory I	E	Employer
529	529	Nandhin K	Student	21	200,000.00	RiskCategory I	E	Employer
530	530	Narendran C	Student	20	200,000.00	RiskCategory I	E	Employer
531	531	Naveen Balaji M	Student	23	200,000.00	RiskCategory I	E	Employer
532	532	Naveen Prem P	Student	21	200,000.00	RiskCategory I	E	Employer
533	533	Nishanth K	Student	21	200,000.00	RiskCategory I	E	Employer
534	534	Nithish Karina S	Student	23	200,000.00	RiskCategory I	E	Employer
535	535	Nithya Shree N	Student	21	200,000.00	RiskCategory I	E	Employer
536	536	Niveltha V	Student	21	200,000.00	RiskCategory I	E	Employer
537	537	Parvathy S	Student	26	200,000.00	RiskCategory I	E	Employer
538	538	Pragatheswari D	Student	21	200,000.00	RiskCategory I	E	Employer
539	539	Prakash Raj K	Student	20	200,000.00	RiskCategory I	E	Employer
540	540	Prasanna S	Student	20	200,000.00	RiskCategory I	E	Employer
541	541	Preethi G	Student	21	200,000.00	RiskCategory I	E	Employer
542	542	Priya R	Student	23	200,000.00	RiskCategory I	E	Employer
543	543	Privadharshini M	Student	20	200,000.00	RiskCategory I	E	Employer
544	544	Raghavendran H	Student	20	200,000.00	RiskCategory I	E	Employer
545	545	Ragupathy R	Student	23	200,000.00	RiskCategory I	E	Employer
546	546	Raja Sowmiya D	Student	20	200,000.00	RiskCategory I	E	Employer
547	547	Rajkumar V	Student	25	200,000.00	RiskCategory I	E	Employer
548	548	Ramasundan K	Student	22	200,000.00	RiskCategory I	E	Employer
549	549	Raushni Shanmugam	Student	20	200,000.00	RiskCategory I	E	Employer
550	550	Rinurakave B	Student	20	200,000.00	RiskCategory I	E	Employer
551	551	Rohith K	Student	22	200,000.00	RiskCategory I	E	Employer
552	552	Rohith Vignesh R	Student	20	200,000.00	RiskCategory I	E	Employer
553	553	Romita M	Student	22	200,000.00	RiskCategory I	E	Employer
554	554	Rubasree J	Student	21	200,000.00	RiskCategory I	E	Employer
555	555	Rufina B	Student	22	200,000.00	RiskCategory I	E	Employer
556	556	Prissha S V	Student	21	200,000.00	RiskCategory I	E	Employer
557	557	Sahana C	Student	23	200,000.00	RiskCategory I	E	Employer
558	558	Sajithasri A	Student	20	200,000.00	RiskCategory I	E	Employer
559	559	Salini N	Student	24	200,000.00	RiskCategory I	E	Employer
560	560	Samyuktha R	Student	23	200,000.00	RiskCategory I	E	Employer
561	561	Sanjay S	Student	21	200,000.00	RiskCategory I	E	Employer
562	562	Santhosh Raja R	Student	21	200,000.00	RiskCategory I	E	Employer
563	563	Saran Aravindh S	Student	20	200,000.00	RiskCategory I	E	Employer
564	564	Sarvesh K	Student	23	200,000.00	RiskCategory I	E	Employer
565	565	Shaaru Deepika R	Student	21	200,000.00	RiskCategory I	E	Employer
566	566	Shalini M	Student	24	200,000.00	RiskCategory I	E	Employer
567	567	Shanju M	Student	21	200,000.00	RiskCategory I	E	Employer
568	568	Shashong A	Student	21	200,000.00	RiskCategory I	E	Employer
569	569	Shobana R	Student	21	200,000.00	RiskCategory I	E	Employer
570	570	Shree Shobini B	Student	20	200,000.00	RiskCategory I	E	Employer
571	571	Shreyanthi A	Student	22	200,000.00	RiskCategory I	E	Employer
572	572	Shubham Farkya	Student	20	200,000.00	RiskCategory I	E	Employer
573	573	Sigappy M	Student	21	200,000.00	RiskCategory I	E	Employer
574	574	Siva J	Student	20	200,000.00	RiskCategory I	E	Employer
575	575	Sivakumar S	Student	21	200,000.00	RiskCategory I	E	Employer
576	576	Soria Sruthi A S	Student	20	200,000.00	RiskCategory I	E	Employer
577	577	Sree Hareesh M R	Student	20	200,000.00	RiskCategory I	E	Employer
578	578	Sri Rangarajan N	Student	22	200,000.00	RiskCategory I	E	Employer
579	579	Srinivasan L	Student	22	200,000.00	RiskCategory I	E	Employer
580	580	Srinivasan M	Student	24	200,000.00	RiskCategory I	E	Employer
581	581	Sriram V	Student	23	200,000.00	RiskCategory I	E	Employer
582	582	Subhaush B	Student	21	200,000.00	RiskCategory I	E	Employer
583	583	Tharun Vijay SBS	Student	21	200,000.00	RiskCategory I	E	Employer
584	584	Umadevi R	Student	20	200,000.00	RiskCategory I	E	Employer
585	585	Unnamalai MR	Student	21	200,000.00	RiskCategory I	F	Employer
586	586	Uppilikaarthick S	Student	21	200,000.00	RiskCategory I	E	Employer
587	587	Vaishnavi M	Student	21	200,000.00	RiskCategory I	E	Employer
588	588	Varshini B	Student	24	200,000.00	RiskCategory I	E	Employer
589	589	Vasanth K	Student	22	200,000.00	RiskCategory I	E	Employer
590	590	Veera Anirudhan R	Student	20	200,000.00	RiskCategory I	E	Employer
591	591	Venkatesh Kumar J C	Student	22	200,000.00	RiskCategory I	E	Employer
592	592	Venkatesh R	Student	23	200,000.00	RiskCategory I	E	Employer
593	593	Vidhya N	Student	24	200,000.00	RiskCategory I	E	Employer
594	594	Vignesh K R	Student	25	200,000.00	RiskCategory I	F	Employer
595	595	Vignesh M A	Student	24	200,000.00	RiskCategory I	E	Employer
596	596	Vignesh P	Student	22	200,000.00	RiskCategory I	E	Employer
597	597	Vishnu Ram P	Student	21	200,000.00	RiskCategory I	E	Employer
598	598	Vishwa Racsith R	Student	22	200,000.00	RiskCategory I	E	Employer

599	599	Yaasir Parvez S	Student	21	200,000.00	RiskCategory I	E	Employer
600	600	Yuvapriya S	Student	22	200,000.00	RiskCategory I	E	Employer
601	601	Balan R	Student	20	200,000.00	RiskCategory I	E	Employer
602	602	Joseph Pratheesh S	Student	21	200,000.00	RiskCategory I	E	Employer
603	603	Sree Vathsan M R	Student	20	200,000.00	RiskCategory I	E	Employer
604	604	Sivadharseni S	Student	23	200,000.00	RiskCategory I	E	Employer
605	605	Gandhimathinathan P V	Student	20	200,000.00	RiskCategory I	E	Employer
606	606	Dev Anand E	Student	22	200,000.00	RiskCategory I	E	Employer
607	607	Madhumitha J	Student	21	200,000.00	RiskCategory I	E	Employer

Name Of Insured	SI(Tbl-I)	SI(Tbl-II)	SI(Tbl-III)	SI(Tbl-IV)	SI(Tbl-Va)	SI(Tbl-Vb)	SI(Tbl-Vc)
Murali Sambasivam	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Selvalakshmi M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Balaji M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dona Ghosh	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Gautam sutar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manjula N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mutharasi P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nalini G S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ramesh Kumar J	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Senchil V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sivapragasam P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Natraj B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Arun kumar A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shruthi R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ved Srinivas	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Kongkona Dutta	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mathiyazhagan K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nachiketas Nandhakumar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pradeep V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dr.Narend Subramanian	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dr.Nancy Prabha P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dr.Prince R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dr.Aparna	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mr.Balamoorthy S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dr.Anupam Kesari	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mr.Vikas sharma	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dr.Janaki Bojjah	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mr.Parushothaman G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Chidambara Kumar R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Meenakshi Sundaram P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sasikala P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Uma Ganapathy A K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Siva Vignesh P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ponraj S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Renuka S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Arivukkodi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Swamiya S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Usha Rani S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manikandan A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Siva kumar R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Siva kumar S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sundar Ganesh B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Balakumar S S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sridharan A R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pandiarajan S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shanmugavel S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ashok kumar V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sumathi P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Vanathi D	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Kannan M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Guhan B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
RanjithKumar R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Anushiya R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sheikmaideen A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manish Chandar A.M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Uma M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Revathi P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Uma Murali M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Anandhakumar A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Senchil kumar M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Karthick Ram R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rajesh Kanna S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Saravanakumar G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abirami R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00

Rajangam V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Selvi D	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dhanalakshmi M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Muthuselvi K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Devi C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Velammal R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Hemalatha	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Kayalvizhi	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Aaron Jebasingh R V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abhiram R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abhiswar P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abhinaya V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abishekh S V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ajitha C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Akshaya V S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Amirthavarshini K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Aparajitha J	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Arun Shunmugam U	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Balaguru K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Bharathi Priyadarshini R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Brindha M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Deepanraj T R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Dhanashree K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Edwige Beena K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Gayathri R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Gayathri S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Gokul R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Guruprasad S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Hari Priya S V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Hari Veerabahu M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Harini Krithika V J	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Harish Raj V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Hemanth R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Hemathi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Janya S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ivine Immanuel K R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Jayarath S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Jeevakumar A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Jeya James D	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Kabilan N G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Karthick Pugalum Perumal N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Kaviya G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Keerthana S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Keerthi P A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Kiruthika P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Krishna Praba K B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Krishnakumar M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Lakshmi Priya R K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Leander Selwyn C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Lidiya Mery John	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Loshini S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Maddesh A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Maanasa M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Makhimabharathi R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manoj J	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manoj R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Michael Rathi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nachiappen M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nagammai N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nandhakumar K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Narendran M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Narendran T K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Naveen Kumar S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nayneeth Sundaresan	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nithishri B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Omprekash Thanvanthri E	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Parthiban M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Parthma Durga G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pavithiran T	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pavithra A G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pon Meera A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pothiraja Gokul S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pramna Sakthi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Prasanth S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Prathiksha A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00

Bhalaji V G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Boomika S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Chithira Senaa M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Deborah Princy R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Deeptha P N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Deva George Rapheal	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Dinesh Sundar K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Divyakamalabharathi M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Eshani C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Galvin Levi Christopher	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Garunya Srinidhi H	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Gayathri S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Gokul Nath R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Gunaseelan M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Guru Priya S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Hamsarupa R M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Hariharan R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Hemant Kumar K M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Jalakkiya K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Jayapriya R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kamali R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kaviya Shree G S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kethaerini Harshana V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kingsly Surya	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kishoore K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kousal Ajay V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Kumara Shiddhaarth D N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Likitha P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Madhusudhanan N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Madhumithran R K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Mahalakshmi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Manjula R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Manthra Shree L	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Meenapriya A R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Mohamed Sultan Abrar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Mohammed Asief M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Monika M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Muniyan Derick Priyadarshan B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Muthulekmi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Navaneetha Krishnan P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Navaneethakrishnan L M S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Naveen R P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Nazaran Joal A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Nikhil Prasanth V P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Nila M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Nivethitha S V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Pavithra B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Praddep Ganesh V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Pradhu Nisha	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Prasanna P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Prasanna S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Pritha K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Ravi Kumar R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Raxxelyn Jenneyl L	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Rishikesh Siva Subramanian B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Rithika Yazhini V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Roshan Guru G K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sabura Saheen A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sachin C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sakti Brinda K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sathishkumar Ravichandran	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sachyesailawanya	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Selva Samritha A A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Shakthi T	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Shanth Judith A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sharath Kumar S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Shirlem Valantina E	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Shree Jayanth Sarasraam M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Shreya S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Siddarth S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Siva Subramaniam S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sivashanmugam Sampath	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Smruthi Keerchan E S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sneha M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sriban S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00

Mithun Ganesh G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mrithun Jay G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nandhini R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Navaneethakrishnan R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Naveen Kumar M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Naveen S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nickson Daniel	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nithish Kumar P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nithish Rao Sivakumar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Oviya M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Phalguni Tejasvi M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Poorana Gloria	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pradeep G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pradeep Kumar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pranesh B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Praveen Babu K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Preethy S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rahul Baskar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rahul S S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Raj Kumal	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rajagopal M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rajaram Pandian S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rajkumar R S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Roshini Murali	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Saketh Gopalakrishnan	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sandeep R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sandeep V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sanjeevi R S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Saravana Kumar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sarubala R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sathish Kumar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sharadha R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shruthi K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Siva Dharini S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Siva Dharshini Dharshini	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sivakumar Balasubramanian	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sivaram U	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Soufya B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sri Nikesh	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sri Sanyesh	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sri Vidhya Murugesan	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Srinandhini Ganesh	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Subash Ram	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sudharsan Srinivasan	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sudharsanam R P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Surya Krishnan G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sushmitha Devi.S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Swathi R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Tarun Kumar Mallan	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Thanga Tamil Amudhan P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Thiruchakshin Thiruvellavan	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Varsha M J	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Varshitha R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Vignesh K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Vijay A RA	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Vinod Narayanan S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Viswak Sabrish T R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Yamuna Malathi Balaji	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Yogesh N A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Yuvraj S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
yogesh waran J A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Madhumithra Ramesh	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
k shore S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Karikalan Iniyar	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
NITHASHA SELVARAJU	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
prasath Rajaraman	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Udhay babu	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mahathy K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Aadhi Shakti G R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abirami Priya B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Abirami S M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Aishwarya A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ajay Sriram M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Akash S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00

Mahadevan K V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mahathi S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manas Nair	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manickavelan R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Manju G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Maria Regina M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mayapremil S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Meenatchi C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mohamed Fasith S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Mohanaram R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Monisha Chitra Vasimalai	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Munisamy M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Muthukrishna G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nafisa M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nandhin K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Narendran C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Naveen Balaji M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Naveen Prem P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nishanth K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nithish Kanna S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nithya Shree N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Nivetha V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Parvathy S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Pragatheswari D	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Prakash Raj K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Prasanna S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Preethi G	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Priya R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Priyadharshini M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Raghavendran H	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Racunalby R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Raja Sowmiya D	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rajkumar V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Ramasundari K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Raushni Shanmugam	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rimurakave B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rohith K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rohith Vignesh R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Romita M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rubasree J	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Rufina B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Prissha S V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sohana C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sajithasri A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Salini N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Samyuktha R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sanjay S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Santhosh Raja R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Saran Aravindh S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sarvesh K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shaaru Deepika R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shalini M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shanju M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sheshong A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shobana R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shree Shobini B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shreyanthi A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Shubham Farkya	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sigappy M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Siva I	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sivakumar S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sona Sruthi A S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sree Hareesh M E	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sri Rangarajan N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Srinivasan L	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Srinivasan M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Sriram V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Subhaush B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Tharun Vijay SBS	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Umadevi R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Unnamalai MR	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Uppilikaartick S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Vaishnavi M	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Varshini B	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00
Vasanth K	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00

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Veera Anirudhan R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Venkatesh Kumar J C	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Venkatesh R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Vidhya N	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Vignesh K R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Vignesh M A	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Vignesh P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Vishnu Ram P	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Vishwa Rajsith R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Yaasir Parvez S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Yuvapriya S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Balan R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Joseph Pratheesh S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sree Vathsan M R	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Sivadhaseni S	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Gandhimathinathan P V	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Dev Anand E	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Madhumitha I	0.00	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00

POLICY NO.: 0902004223P112315464**GROUP PERSONAL ACCIDENT POLICY**

WHEREAS the Insured named in the Schedule herein (herein after called the insured) has made/had made and/ or caused to be made to the United India Insurance Co. Ltd., (herein after called 'the Company') proposals and/or declaration dated as stated in Schedule hereto which together with any statements and warranties contained therein shall be the basis of this contract and is /are deemed to be incorporated herein for the insurance hereinafter set forth in respect of persons detailed in the Schedule of insured persons (herein after called the 'Insured Persons').

NOW THIS POLICY WITNESSETH that subject to and in consideration of the payment made to the Company the premium for the period stated in the schedule or for any further period for which the Company, may accept payment and subject to the terms, provisions, exclusions, definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company shall pay the insured to the extent and in the manner hereinafter provided that if any of the insured persons shall :

1. Sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means, then the company shall pay to the insured or his legal personal representative(s) as the case may be the sum or sums hereinafter set forth in respect of any of the insured persons specified in the schedule :-
- a) If such injury shall within twelve calendar month of its occurrence be the sole and direct cause to the death of the insured persons the Capital Sum insured stated in the Schedule hereto applicable to such insured person.
- b) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of :
- i. Sight of both eyes, or the actual loss by physical separation of two entire hands or two entire feet, or one-entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or loss of one entire foot, the capital sum insured stated in the Schedule hereto applicable to such insured person.
- ii. Use of two hands or two feet, or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot, the capital sum insured stated in the Schedule hereto.
- c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of :
- i. The sight of one eye or of the actual loss by physical separation of one entire hand or one entire foot, fifty percent (50%) of the capital sum insured stated in the Schedule hereto applicable to such insured person.
- ii. Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the capital sum insured stated in the Schedule hereto applicable to such insured person.
- Note :** For the purpose of clause (b) and (c) above, physical separation of a hand or feet means separation of hands at or above the wrist and or of the foot at or above the ankle.
- d) If such injury shall as a direct consequence thereof immediately permanently totally and absolutely, disable the insured person from engaging in any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum insured stated in the schedule hereto applicable to such insured person.
- e) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and/or partial irrecoverable loss of use or the actual loss by physical separation of the following then the percentage of the Capital Sum insured applicable to such insured person in the manner indicated below:

SI No.	Item	% of Capital Sum Insured
i	a. Loss of toes -all	20
	b. Greet -both phalanges	5
	c. Greet -one phalanx	2
	d. Other than greet, of more than one toe lost each	1
ii	Loss of hearing -both ears	50
iii	Loss of hearing -one ear	15
iv	Loss of 4 fingers and thumb of one hand	40
v	Loss of 4 fingers	35
vi	a. Loss of thumb -both phalanges	25
	b. Loss of thumb -one phalanx	10
vii	a. Loss of index finger -three phalanges	10
	b. Loss of index finger -two phalanges	8
	c. Greet -one phalanx	4
viii	a. Loss of middle finger - 3 phalanges	6
	b. Loss of middle finger - 2 phalanges	4
	c. Loss of middle finger - 1 phalanx	2
ix	a. Loss of ring finger - 3 phalanges	5
	b. Loss of ring finger - 2 phalanges	4
	c. Loss of ring finger - 1 phalanx	2
x	a. Loss of little finger - 3 phalanges	4
	b. Loss of little finger - 2 phalanges	3
	c. Loss of little finger - 1 phalanx	2
xi	a. Loss of metacarpals - first or second (additional)	3
	b. Loss of metacarpals - third, fourth or fifth (additional)	2
xii.	any other permanent partial disablment	% as assessed

- f) If such injury shall be the sole and direct cause of temporary total disablement, then so long as the insured person shall be totally disabled from engaging in any employment or occupation of any description whatsoever a sum at the rate of one percent (1%) of the capital sum insured stated in the schedule hereto per week, but in any case not exceeding Rs.5000/- per week or 25% of the monthly salary whichever is lowest in all under all PA policies covering such insured person.

Provided that the compensation payable under the foregoing sub-clauses (f) shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of the disablement and in no case shall exceed the Capital sum insured applicable to such insured person.

- g) In the event of Death of the insured person due to accident as defined in the policy outside her/his residence the company shall reimburse expenses in addition to the amount payable under sub clause(a) to (f) expenses incurred for transportation of insured persons dead body to the place of residence subject to a maximum of 2% of capital sum insured or Rs.2,500/- which ever is less.

EXCEPTION

PROVIDED ALWAYS THAT

The company shall not be liable under this policy for:

1. Compensation under more than one of the foregoing sub-clauses in respect of the same period of disablement.
2. Any other payment to the same person after a claim under one of the sub-clauses (a), (b), (c) or (d) has been admitted and become payable.
3. Any payment in case of more than one claim in respect of such insured person under this Policy during any one period of insurance by which the maximum liability of the company in that period would exceed the sum payable under sub-clause (a) of the Policy to such insured person.
4. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
5. Payment of compensation in respect of death, injury or disablement of insured person (a) from intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in aviation of Ballooning, whilst mounting into dismounting from or traveling in any Balloon or aircraft other than as a passenger (fare-paying or otherwise) in any duly Licensed Standard type of aircraft anywhere in the world (d) directly or indirectly caused by venereal disease or insanity (e) arising or resulting from the insured committing any breach of the law with criminal intent.

Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

6. Payment of compensation in respect of Death, Injury or disablement of the insured person due to arising out of or directly or indirectly connected with or traceable to war invasion, act of foreign enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or usurped Power, Seizure, Capture Arrests, Restraints and Detainment of all Kings, Princes and people of whatever nation, condition or quality so ever.
7. Payment of compensation in respect of Death of, or bodily injury or any disease or illness of the insured persons
 - a) directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission.
 - b) directly or indirectly caused by or contributed to by or arising from nuclear weapon/ materials.

Provided also that the due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this policy) shall so far as they relate to anything to be done or not to be done by the insured be a condition precedent to any liability of the company under this Policy.

8. **Pregnancy Exclusion Clause** : The Insurance under this Policy shall not extend to cover death disablement resulting directly or indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

CONDITION

1. Upon the happening of any event, which may give rise to claim under this Policy, written notice with full particulars must be given to the company immediately. In case of death, written notice also of the death must, unless reasonable cause is shown, be so given before interment, cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of a sight or amputation.
2. Satisfactory Proof to the Company shall be furnished of all matter upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the Persons insured on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the company and in the event of death to make a post-mortem examination of the body of the insured persons. Such evidence as the company may from time to time require shall be furnished and a post-mortem examination report if necessary be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight of the insured person(s) shall undergo at the insured's expense such operation or treatment as the company may reasonably deem

desirable .

No sum payable under this policy shall carry interest.

3. The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the insured or by any person on behalf of the insured persons.
4.
 - a) The Insured shall give immediate notice to the Company on any change of the insured persons, business or occupation.
 - b) The insured shall on tendering any premium for the renewal of this policy give notice in writing to the Company of any disease physical defect or infirmity with which any of the insured person(s) have become affected since the Payment of the last preceding premium.
5. This policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the policy or of the subsequent renewal thereof. The Company shall not, however be bound to give notice that such Renewal Premium is due.
6. The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

8. The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed. Unless otherwise expressly declared and agreed to be covered by the company all the insured persons covered within under this policy are free from any disability /defect which shall be the subject matter of liability under the policy.

DEFINITIONS:

1 ACCIDENT

Accident - An accident is a sudden, unforeseen and involuntary event caused by external and visible and violent means

"Acute condition" - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. "Chronic condition" - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics -

- i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -
- ii. it needs ongoing or long-term control or relief of symptoms
- iii. it requires your rehabilitation or for you to be specially trained to cope with it
- iv. it continues indefinitely
- v. It comes back or is likely to come back.

2 CONGENITAL ANOMALY

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. Internal Congenital Anomaly
Which is not in the visible and accessible parts of the body.
- b. External Congenital Anomaly
Which is in the visible and accessible parts of the body.

3 CONDITION PRECEDENT

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

4 CONTRIBUTION

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.

5 DAY CARE CENTRE

Day Care centre means any institution established for day care treatment of illness and/or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under :

- a. Has qualified nursing staff under its employment

- c. Has a fully equipped operation theatre of its own where surgical procedures are carried out-
- d. Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

6 DAY CARE TREATMENT - Day Care treatment means the medical treatment and/or surgical procedure which is -(i). Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological and (ii) which would have otherwise required a hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

7 DEDUCTIBLE
Deductible is a cost sharing requirement under a Personal Accident Insurance Policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.

8 HOSPITAL/NURSING HOME

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term 'Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

9 HOSPITALISATION

Means admission in a Hospital/Nursing Home for a minimum period of 24 In-patient care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

10 INJURY

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

11 IN-PATIENT CARE

In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

12 INTENSIVE CARE UNIT

The term "Intensive Care" unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

13 MEDICAL ADVISE

Medical Advise - Any consultation or advice from a Medical Practitioner including the issue of a any prescription or repeat prescription.

14 MEDICAL EXPENSES

Medical expenses - Medical Expenses means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

15 MEDICALLY NECESSARY

Medically Necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- a. Is required for the medical management of the illness or injury suffered by the insured;
- b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- c. Must have been prescribed by a Medical Practitioner;
- d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

16 MEDICAL PRACTITIONER

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homoeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

The term Medical Practitioner would include Physician, Specialist and Surgeon. (The Registered Practitioner should not be the insured or close family members such as parents, in-laws, spouse and children).

17 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.

18 ROOM RENT

Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

19 SUBROGATION

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

20 SURGERY OR SURGICAL PROCEDURE

Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term of this insurance contract to the contrary, this insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
 - 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
 - 1.1.1 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
 - 1.2 As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
 - 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
 - 2.3 the method of transmission, whether direct or indirect, includes but not limited to; airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
 3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
 - 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
 - 3.2 change in consumer behaviour, or
 - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract. .
 4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [insurance Contract] that is affected by such Communicable Disease.
 5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this insurance Contract) by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortuned clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].
 6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this insurance Contract the burden of proving the contrary shall rest in the insured.

Pandemic /Epidemic Specific Exclusion Clause:

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

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

Disclosure to Information Norm

The policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of mis-representation, mis-description, or non-disclosure of any material fact.



THIAGARAJAR
SCHOOL OF MANAGEMENT

Autonomous Institution
(Affiliated to Madurai Kamaraj University)



THIAGARAJAR
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POLICY ON THE FINANCIAL SUPPORT EXTENDED BY THE INSTITUTION TOWARDS FACULTY (REGULAR) DEVELOPMENT

(With effect from 1st June, 2023)

SCOPE: To facilitate the faculty members to attend development programmes like Conferences / Workshops / Refresher Courses / Orientation Courses / Faculty Development Programmes, etc.

OBJECTIVES: To encourage and support faculty members towards academic growth and career advancement.

POLICY: Our Institution encourages participation of faculty members in national and international seminars / workshops conducted by the HEIs, research institutes / organizations etc. The operative guidelines of this policy are described here under:

FACULTY DEVELOPMENT PROGRAM – IIMs

A faculty member may be deputed once in a year for attending the FDP at IIM (Ahmedabad / Bangalore) based on his / her interest as per the institutional norms. The institute will reimburse Lodging, Boarding and delegate fee for attending the program. Other expenses shall have to be borne by the faculty member.

Academic leave will be granted for the duration of the program and the travel time.

PARTICIPATION IN NATIONAL AND INTERNATIONAL CONFERENCES / WORKSHOPS

Faculty member shall be supported for presenting his / her paper in conference / workshops at national or international level in institution of repute.

The institute will reimburse the participation fee, accommodation, train / air fare (actual or entitled whichever is less) of any such participation with the maximum limit of Rs 25000/- per faculty per annum in India / Abroad. Additional expenses shall be borne by the faculty member. The amount can also be compounded across two consecutive years. Faculty members can therefore carry forward the balance amount across two consecutive academic years.

Academic leave will be granted for the duration of the program and the travel time.

Procedure of Availing the financial assistance

- In the case of national conferences/seminars, applications in the prescribed template (Annexure:1) should be sent to the Director / Principal at least 10 days in advance.
- For international events, the application must be submitted to the Director / Principal at least 30 days in advance, with an alternate plan of teaching commitments as agreed by the respective



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Programme Chair. The faculty member shall ensure that academic commitments are not affected or compromised in any ways.

Reports/Outcome Recording of such events.

- Within a week of event completion, the faculty member shall submit a detailed report along with the bills for reimbursement and a copy of conference / workshop certificate to the Admin Office (Ms. Sasikala)
- Copies of participation certificates, best paper awards, and other relevant certificates need to be handed over to the Admin Office. (Ms. Sasikala)
- Original copies of air travel tickets, visa, boarding passes, attendance/participation certificates, statement of expenditures, and a brief report on the Seminar/Conference/Workshop / Proceedings shall be submitted to the administrative officer for the reimbursement procedures.
- In the case of any training programme attended by the faculty, the details of the programme / learning experience shall be presented to the faculty council within ten days of the program completion.
- Faculty members who attend an international seminar or conference shall work eventually on publishing their work in reputed international journal.



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Annexure 1

Application for participation in International /National/ State Conference/ Workshop/ Symposia/Training

Name of the faculty	
Name of the Event proposed to participate with details of dates and organizers	
Role of the applicant in the Event	Participation / Presentation
Duration of the Event	
Financial assistance already availed during the current year from 1 st June of the year till date	(Please mention the amount already claimed)
Number of events attended during the current year from 1 st June of the year till date	(Please mention the number of events attended)
Alternate arrangements of academic commitments:	
If Advance Amount is claimed currently, please submit: (i) Copies of acceptance letter from the organizers of the event	

Forwarded by Principal

Approved by Director

Personnel Manual

This manual is created with a primary focus on the employee welfare and performance at their optimum efficiency level. These two variables play a vital role in the Institution's success and the individual's career progress. A handbook of Personnel manual will be given to the employees at the time of their joining the institution and also available on ERP for ready reference.

Vision:

A leading academic institution of choice amongst management students and faculty and employers alike, respected for grooming ethical managerial and entrepreneurial leadership through high-quality teaching, training, and research.

Mission:

To promote the wide application of professional management principles, practices and attitudes in the management of economic and social institutions, primarily through teaching, training, research and consultancy.

To groom young men and women into technically proficient, managerially competent, and socially purposeful professionals deeply committed to upholding and practising highest standards of probity.

To help transform entrepreneurial ideas into scalable and sustainable economic and social institutions.

To promote responsible leadership by seamlessly weaving ethical values, social dimensions and long-term sustainability into all aspects of its activities and academic programmes.

Our motto :

"Learn to Learn"

Programme Educational Objectives :

1. To develop industry ready graduates
2. To prepare TSM graduates for effective leadership
3. To inculcate the habit to think and act ethically
4. To cultivate in TSM graduates application-oriented learning along with integrated, multi/cross-functional perspective.
5. To impart a strong sense of inclusiveness and sustainability in TSM' graduate's work ethic.

Quality Policy:

TSM is committed to achieve excellence in its core activities of teaching, research and consultancy in the field of management education and allied functions and strives for continual improvement in all its endeavours. TSM will diligently practice the highest standards of transparency, fairness and integrity in all its stakeholder dealings including student admission and evaluation, employee relations and statutory compliance.

Quality Objectives:

1. To impart competency-based education and training to the students.
2. To establish culture of continuous improvement.
3. To enhance teamwork by total involvement of faculty, students and support staff.
4. To promote continuous upgrading of knowledge, skills and attitudes of faculty and support staff.
5. To optimize usage of resources.
6. To strengthen Industry partnership.

Organisational Climate and Culture:

TSM takes pride in nurturing an organisational climate and culture that ensures and offers to the faculty and staff reasonable career opportunities, job satisfaction, equitable compensation, just and fair treatment and an environment of respect. TSM provides ample opportunities at work to learn and grow thus creating a career focused environment and trust. The work culture at TSM ensures that staffs are committed to delivering excellent service quality.

Personnel Functions: Faculty

- Appointments: Faculty recruitment is done through references from known sources to highly qualified PhDs from IIM's, IIT's, NITs and direct applications received and by notification in the Institutional website on career opportunities.

First step: The inputs of Area Chairs and Director on the profile of the candidate are taken and the candidate's credentials are informally verified through references.

Second step: The candidate if short listed will be invited for a seminar followed by question and answers session in the presence of the faculty members. After the session feedback is collected from all the members attending the seminar.

Third Step: Faculty Panel consisting the Principal and Area Coordinators/ Programme Chairs and senior faculty interviews the candidate and the recommendations are forwarded to the Director and Board of Governor's panel.

Fourth Step: Faculty Recruitment Committee of the Board of Governors panel (consisting of the Chairman, the Director and another Board Member) interviews the candidate and taking into account the inputs from faculty seminar and the Faculty Panel decide on the appointment or otherwise and finalise terms as applicable. Besides suitability from an academic perspective, one important attribute expected in a potential TSM faculty is cultural fit and this aspect is carefully assessed at the time of interviews.

Fifth Step: The selected candidate will be given the offer letter in the prescribed format.

- Employment Agreements

An agreement is entered into with the faculty appointed, which is in a standard format. The agreement is made between the faculty and the institution which will be in force during the entire tenure of the employment.

- Resignation Notice

The notice period for resignation from the services of the Institution is 3 months (or as extended) in the case of faculty, subject to completion of courses that he/she is taking and one month in the case of Non-teaching staff. In specific cases the notice period may be waived or reduced at the discretion of the management.

- Medical Procedures:

Medical expenses reimbursement in excess of what is stated in the appointment letter and medical leave may be granted on case to case basis.

- Hours of Work

While the regular college timing starts from 9.30 a.m., to 5.00 p.m., faculty is expected to show flexibility regarding timings as per academic calendar/timetable and attend to their commitments. For non-teaching staff the regular office timing is from 9.30 to 5.30 p.m. However, the hours of work will depend on needs and the requirements of the work the employees are assigned, including shift-working in certain areas.

- Lateness for work

Any absence or late arrival due to illness, injury or any other reason, and the expected duration of leave must be reported to the competent authority as soon as practicable (and prior to the normal starting time wherever possible).

- Outside Employment:

While an individual is employed, he or she is not permitted to be engaged in any other form of outside employment.

- Visiting faculty:

Visiting faculty may be appointed to offer specific courses in 1st or 2nd year for which they will be paid honorarium and travelling/conveyance expenses. They have to take either a full course or part of the course as previously agreed and also take care of students' assessment.

- Retirement

The age of retirement for Faculty, Principal and the Director will be as applicable as per the rules laid down time to time by UGC and AICTE. Presently the retirement age is 65. Extension may be granted at the discretion of the Management.

- Personal Conduct and Behaviour of Employees:

TSM's code of ethics and value system has to be respected and followed in all actions and dealings of employees.

The personal grooming appearance of the faculty should be decent, formal and respectable.

Pay Practices

- Salary Administration:

For the faculty, TSM currently follows the latest UGC/AICTE pay scales based on 7th Central Pay Commission, Central DA and applicable TN Government announced allowances such as HRA etc. Basic salary is fixed/revised based on the candidate's qualification and experience and performance. TSM contributes to PF (on the entire basic pay and DA) as per the applicable Act and Gratuity is also paid as applicable under the Gratuity Act. As for non-academic staff, TSM follows a flexible compensation structure, compensation being fixed on the qualification and experience of the employee.

- Performance Evaluation:

While formal performance appraisal is generally done at the end of each academic year and the faculty has to submit his/her self-appraisal forms by the end of the academic year. First round of appraisal meeting of the faculty will be held with the director and the second round of appraisal meeting will be held with the members of the Board of Governors. The decision of the management is final. The faculty will be submitting a Faculty Academic Plan annually at the beginning of the academic year

- Increments:

The performance appraisals and recommendations as proposed by the Director are vetted by the BOG members and are approved by the Chairman/ Correspondent. Increments and promotions are based on the annual performance, and contribution including institution building. Besides granting special increments, TSM also offers cash awards to recognise outstanding contribution.

- Promotions :

Promotions from Assistant Professor to Associate Professor and Associate Professor to Professor are made at the discretion of the Management, based on certain clearly laid down criteria, consistency in performance and experience. A committee consisting of the Chairman/Correspondent and Director finalise promotion cases.

Assistant Professor to Associate Professor

- Should be a PhD with at least 2 years of post-doctoral teaching or industry experience
- Should have at least 10 years of industry and/or teaching experience in the case of a part time-time doctorate, and at least 5 years in the case of a full-time doctorate

- Should have a consistently impressive research and publication record, and should have published at least 2 Scopus indexed papers post his/her doctorate

- Should have a good teaching record, with average students' feedback of at least 8 points on a 10-point scale
- Should have contributed to the School's institution and brand building Associate Professor to Professor
- Should be a PhD with at least 8 years of post-doctoral teaching or industry experience
- Should have at least 15 years of industry and/or teaching experience in the case of a part time-time doctorate, and at least 10 years in the case of a full-time doctorate
- Should have a consistently impressive research and publication record, and should have published at least 5 Scopus indexed papers post his/her doctorate
- Should have a good teaching record, with average students' feedback of at least 8.5 points on a 10-point scale
- Should have contributed to the School's institution and brand building The above rules may be relaxed in the case of highly meritorious candidates with a very good academic record and experience and/or rich industry experience.

Non-teaching Staff Appointments and Appraisal Procedures:

• Appointments:

Non- Teaching Staff are recruited through applications sought through references/by advertisement in the newspaper.

First step: The candidate's credentials are verified by the office.

Second step: A test is conducted to appraise the candidate's suitability for the post we are hiring. Third Step: If the candidate passes the test, he/she is interviewed by Administrative Officer and by a faculty member.

Fourth Step: Shortlisted candidate is interviewed by the Director/Correspondent and if he/she approves, the appointment order is issued in the standard format.

• Appraisal:

Non-Teaching staff performance is assessed based on their execution of work, willingness to work, dependability of the work as assessed by the Administrative Officer/Director and the concerned department head where the non-teaching staff works. The performance appraisal and recommendations as proposed by the Administrative Officer/Director is presented to the management for approval

General

Reimbursement of Employee Travel Expenses:

- Travel Reasonable travelling expenses, where incurred in the performance of an employee's duties, will be reimbursed, provided that all claims are made on the appropriate form and supported with the necessary substantiating documentation. The payment of expenses is at all times subject to the prior authorisation of, and at the discretion of, the Practice.

The following is the Travelling Allowance rules applicable to TSM staff (teaching and non-teaching) with immediate effect.

		Faculty	Faculty	Staff	Sub staff
		Professors	Others		
Mode of Travel		AC. 2tier or AC Bus	AC. 3 tier or AC Bus	AC. 3 tier or AC Bus	Second class or Bus
Boarding		Rs.600 per day	Rs.500 per day	Rs.400 per day	Rs.300 per day
Lodging	Metro/Grade A Cities	2500/2000	2500/2000	1500/1250	750/500
	Grade B Cities**	1500	1500	1200	500
Local conveyance		Taxi/Auto	Taxi/Auto	Auto	Bus

Air travel permitted for distant cities such as Mumbai, Kolkata, Delhi etc. Boarding/lodging on actual basis if required in specific cases.

Faculty who visit Metro Cities can use non-meter taxis when they go for placement work with specific permission of the Director Supporting vouchers are necessary for all payments except for local conveyance. For local conveyance detailed trip wise breakup is necessary.

Employee Benefits

The following benefits are being offered to the Faculty members. However they will be sanctioned based on academic commitments and prior approvals form the concerned authority

- Sponsorship for Conference/Seminar Participation
- Faculty hands on training in Research/Teaching by Eminent resource persons
- Sponsored training at IIMA -FDP
- On-duty provision for research related field work and Ph.D related activities

- On duty permission is granted for Doctoral work, Research, Consultancy and MDP related work and long leave without pay is provided for Post-Doctoral work.
- Industry Visits / Field visits to support research/teaching
- Support to promote Consultancy and MDP/FDP/EDP on a revenue sharing basis
 - The faculty will be motivated and encouraged to conduct MDPs, FDPs and also to take up consulting assignments.
 - The income from consultancy/EEPs/MDPs/FDPs/net of all expenses (after deducting all expenses) may be shared between the concerned faculty/faculty members and TSM in assessment of the faculty's overall contribution to the Institute
- Provision for faculty to go on Sabbatical
- Provision for Faculty Exchange programs
- Research Funding

Faculty will be allowed to seek research funding from TSM when they carry out research project which is broadly in line with management discipline. The sanctioning limit will depend upon the nature and complexity of the project.
- Participation in other college events like Board of Studies Member, Examiners etc.,

The faculty will be allowed to participate in the events of other colleges such as being a Member Board of Studies or as an Examiner, at the discretion of the management. When permitted to participate the travelling, boarding and lodging expenses will have to be borne by the faculty/host institutions themselves.

Note: The above rules are presently applicable and subject to change periodically.

•Leave:

Faculty is eligible for 12 days leave in a year @ one day leave for every completed one month of service. In addition, they are eligible for Medical Leave 10 days and also annual vacation of 21 days (three weeks) at the end of the academic year or pro-rata, depending on the length of service.

In the case of non-teaching staff, an employee will be entitled 3 days of leave per month and will be entitled to a total of 36 days of leave in an academic year which will be from 01 June to 31st May of the following year. This leave includes the summer vacation leave of two weeks in May/June every year. Since the administrative office will be functioning even during summer vacation the non-teaching staff will have to avail this leave in rotation during May-June.

Leave taken over and above the above prescribed limit will lead to loss of pay.

In addition to the above, during Pongal and Deepavali Festivals, the entire week may be declared as academic holidays.

- Medical leave:

For non-teaching staff medical leave may be granted on individual requests on suitable terms based on the specific circumstances.

- Maternity Leave:

Maternity leave is granted as per the rule applicable.

- Holidays:

The national and festival holidays will be applicable as per prevailing rules. List of holidays for the academic year shall be available in the academic calendar. For faculty the weekly holidays are all Sundays and 2nd and 4th Saturdays. However, whenever classes are scheduled the concerned faculty is expected to attend to their commitments and there will be no compensatory holidays.

Request for Leave of absence has to be conveyed well in advance and prior approval has to be taken from the Director copy marked to the office.

- Attendance and Punctuality:

Attendance to workplace and punctuality is very important. Leave of absence has to be informed well in advance and prior approval has to be taken from the Director.

- Medical care Records and usages of Ambulance: The Institute has a medical room and a medical professional has been appointed for providing routine medical care on working days. A doctor is also engaged for consultation on a visiting basis. There is a 24 x 7 medical assistance available through a tie-up with the local hospital. A vehicle is available with resident driver all the time to take any student/resident from campus to hospital in the city. For cases requiring hospitalisation, the patient is shifted to well-equipped hospital in Madurai which is located in 10-minute drive and the arrangement with the institution provides for attending to TSM patients on a priority basis.

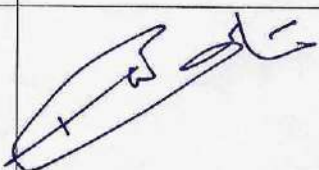

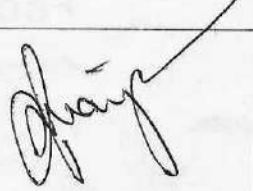

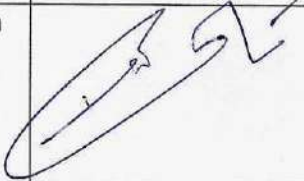

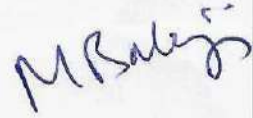
1.Rampriya Multi Speciality Hospital, 45 A Rajaji Street, Thirunagar 2nd Stop, Madurai 625 006. (Mobile No.93448 63724


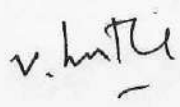
2.Lakshmana Multi Speciality Hospital- Pykara [Contact Numbers: 0452-2371369; mobile number:7373072110,7373072101].



**Faculty induction programme-Participated
faculty member**

- **Dr. Anupam Kesari^h**
- **Dr. Vikash Sharma**
- **Dr. Janaki Bojiah**

#	Component	Date:4 th September 2023 & Time	Venue	Resource Person (Signature)	Faculty Members (Signature)
1.	Research: Director	10:15 to 10:30 am	Director Office	Dr. Murali Sambasivan	
2.	Student Assessment and Evaluation	11:00 to 11:15 am	COE office	Dr. Mutharasi P	
3.	Student Engagement and Support	10:30 to 10:45 am	Admission Cell discussion room	Dr. Manjula N	
4.	Orientation to Institutional Culture and Mission- Principal	11:30 to 11:45 am	Principal room	Dr. Selvalakshmi M	
5.	Support Services and Resources	12:15 to 12:30 pm	MDP Hall	Dr. Mathiyazhagan K	
6.	MDP	2:00 to 2:30 pm	MDP hall	Dr. Nataraj B	
7.	Introduction to Faculty Roles and Responsibilities	3:00 to 3:15 pm	MBA Dean office	Dr. Balaji M	

8.	Academic Policies and Teaching Standards	2:45 to 3:00 pm	PGDM Dean office	Dr. Goutam Sutar	
9.	IT infra, planning and execution	9:30 to 10:00 am	IT room	Dr. Senthil V	

New Faculty Members Name and Signature

Dr. Anupam Kesari **KESHARI**





Dr. Vikash Sharma




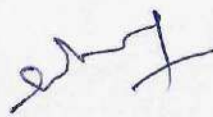

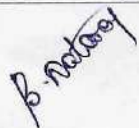




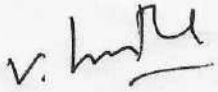
Dr. Janaki Bojjiah



**Faculty induction programme-Participated
faculty members**

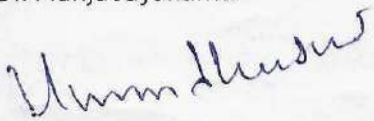
- **Dr. Manju Jayakumar**
- **Dr Haritha PH**
- **Dr. Packiaraj T**

#	Component	Date:4 th March 2024 & Time	Venue	Resource Person (Signature)	Faculty Members (Signature)
1.	Research: Director	11:15 to 11:30 am	Director Office	Dr. Murali Sambasivan	
2.	Student Assessment and Evaluation	11:45 to 12:15 pm	COE office	Dr. Mutharasi P	
3.	Student Engagement and Support	12:15 to 12:30 pm	Admission Cell discussion room	Dr. Manjula N	
4.	Orientation to Institutional Culture and Mission- Principal	12:40 to 1:00 pm	Principal room	Dr. Selvalakshmi M	
5.	Support Services and Resources	2:00 to 2:30 pm	MDP Hall	Dr. Mathiyazhagan K	
6.	MDP	2:30 to 3:00 pm	MDP hall	Dr. Nataraj B	
7.	Introduction to Faculty Roles and Responsibilities	3:00 to 3:15 pm	MBA Dean office	Dr. Balaji M	

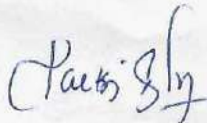
8.	Academic Policies and Teaching Standards	3:15 to 3:30 pm	PGDM Dean office	Dr. Goutam Sutar	
9.	IT infra , planning and execution	9:30 to 10:00 am	IT room	Dr. Senthil V	

New Faculty Members Name and Signature

Dr. Manju Jayakumar



Dr. Haritha Ph



Dr. Packiaraj T