



भारतीय प्रबंध संस्थान लखनऊ

INDIAN INSTITUTE OF MANAGEMENT LUCKNOW
Prabandh Nagar IIM Road, Lucknow Uttar Pradesh -226013
<https://www.iiml.ac.in>

NOTICE INVITING TENDER (NIT)

INVITING BIDS “FOR THE PURCHASE OF GROUP TERM LIFE INSURANCE POLICY FOR THE EMPLOYEES OF IIM LUCKNOW”

NIT NO. IIML/PUR/Life Insurance/20/2022-23

DATED 17/11/2022

The Indian Institute of Management Lucknow (hereinafter referred to as “IIML”) invites tenders/bids under “TWO BID SYSTEM” for “the purchase of group term life insurance policy for the employees of IIM Lucknow”. Interested eligible Life Insurance Companies (**Agents/ brokers are not allowed**) may submit the bids through Govt. E-Procurement portal i.e. <https://eprocure.gov.in> . A free view NIT is also available on Govt. E-Procurement portal i.e. <https://eprocure.gov.in> . Interested vendors/agencies are requested to sign-in (new user sign-in only with DSC) online to obtain user-ID and password using Digital Signature. The tender documents comprise of technical and financial bid. It is requested to download the tender by accepting the terms and conditions. The technical and financial bid duly filled may be uploaded on E-Portal of Govt. site i.e. <http://eprocure.gov.in> using Digital Signature before the last date and time of submission as mentioned below.

The credentials as listed ahead shall be uploaded online. The bids are to be uploaded on <http://eprocure.gov.in> along with supporting documents. The bids shall be signed by a person duly authorized on behalf of the bidder firm.

IMPORTANT DATES (SECTION 1 – BID SCHEDULE)

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Estimated Tender Value	Rs. 53,00,000/- Inclusive of GST
Earnest Money Deposit (EMD)	Rs.2,50,000/-
Last date for submission of bids	08th December 2022 upto 02:00 PM
Date and time for Opening of technical bid	09th December 2022 at 02:00 PM
Date and time for Opening of financial bid	To be communicated to technically qualified bidders through CPP portal

Tender/ NIT issuing Authority	Chief Administrative Officer Indian Institute of Management Lucknow Prabandh Nagar, IIM Road, Lucknow-226013 Phone No. +91-522-669 6917/02 Email id: purchase@iiml.ac.in
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SECTION 2 – ELIGIBILITY CRITERIA

Life Insurance Companies who wish to apply for this NIT should comply with the following conditions: -

Sr. No.	Eligibility Criteria	Documents to be submitted
1.	The bidder must have a valid IRDAI license as on the date of submission of the bid response for procuring Life Insurance business in India.	A copy of the certificate should be submitted
2.	The bidder should be in existence for at least 5 years and should be in the line of business of providing Life Insurance during the said period.	Copies of the Certificate of Incorporation and Certificate of Commencement of business.
3.	The bidder should have a minimum Group term life insurance Claim Settlement Ratio (as per IRDAI) of 95% during the last - 3 financial years	A Certificate from CA to be submitted.
4.	Total Premium Collection should be more than INR 100 crores cumulatively for the last three financial years.	Copies of Audited Accounts / CA Certificate to be submitted
5.	Submission of Declaration regarding non-blacklisting of the Bidder	Signed & stamped declaration on letter head to be submitted as per format provided at Annexure-I

SECTION 3 – INSTRUCTIONS TO BIDDERS AND GENERAL CONDITIONS

- The Indian Institute of Management Lucknow invites the bids in two bids system (Technical & Financial). The bids shall be submitted online on eProcurement portal of NIC <http://eprocure.gov.in>. It may be noted that bids in other form including physical bids / bids by email will NOT be considered.
- Indian Institute of Management Lucknow invites offers in prescribed format from eligible Life Insurance Companies (Agents and Brokers are not allowed to participate in the bidding process) for “the purchase of group term life insurance policy for the employees of IIM Lucknow”.

3. The bidder is advised to go through the eligibility criteria before submitting their bid.
4. Bidders, who have downloaded the tender document, shall not tamper/modify the tender document including downloaded price bid (BOQ) template in any manner. In case, if the same is found to be tampered/modified in any manner, the tender will be completely rejected and EMD, if any, would be forfeited and the bidder may be blacklisted/debarred.
5. Amendments to Bidding Documents: The Indian Institute of Management, Lucknow shall have the right to issue addendum to tender document to clarify, amend, modify, supplement or delete any of the conditions clauses or items stated. Addendum so issued shall form part of original invitation to bid. Such addendum/ corrigendum shall only be uploaded on the website (eProcurement portal), on which original tender document was uploaded. At any time before the deadline for submission of Bids, the purchaser may, for any reason deemed fit by it, can modify the Bidding Documents by issuing suitable amendment(s) to it. Prospective bidders are advised to check the same before submission of bids on <http://eprocure.gov.in>.
6. Financial Bid Format is attached with this Bid just for the information of the bidders. A separate format for financial bid (excel format) has been made available on CPP Portal. This excel format is required to be duly filled in and submitted online. The bidders must NOT disclose the quoted premium in the Technical Bid. Mentioning rates/ premium in the Technical Bid will result in 'Technical Disqualification'.
7. The successful bidder will not be allowed to engage any other sub-agency to execute the assigned work/job. In such event, the contract will be cancelled and security money will also be forfeited.
8. The Bidders are required to submit their bids only as per the format provided for that purpose attached with the bid documents as Part-A & Part-B separately.
9. In case the bidder withdraws its bid after submission or does not accept the offer/empanelment letter issued by IIML, the EMD (if any) paid by the Bidder with the bid will be forfeited and the bidder may be blacklisted / debarred from participation in the future tenders.
10. The bidder shall not be entitled to claim any cost charges, expenses incidental to or incurred by the Bidder through or in connection with the submission of the offer/bid even though IIM Lucknow cancels the bidding process with or without any reason.
11. The Bidder shall have no right to issue addendum to bid documents to clarify, amend, supplement or delete any of the conditions, clause or items stated therein.
12. IIM Lucknow reserves the right to reject any/all of the offers without assigning any reasons thereof. The bidders may seek clarification with this office from Monday to Friday between 0930hrs. to 1700hrs.) on 0522-6696902 or 6696917. The participating bidder has to bear the cost towards the submission of bid.
13. The bidder shall carefully examine and understand the specifications/nature of work/conditions in this document and seek clarifications, if required, to ensure that they have understood all specifications/conditions of NIT. Such clarifications should be sought before submission of bids.
14. The Financial bids of only technically qualified bidders will be opened.
15. The bidder shall sign all pages of this NIT as token of acceptance of all conditions and attach the same with Technical bid. This NIT is being issued with no financial commitment. IIM Lucknow also reserves the right to withdraw/cancel the NIT, without assigning any reason.
16. The Bidders may depute their representatives, duly authorized in writing, to attend the opening of Bids on the due date and time. This event will not be postponed due to non-presence of your representative.
17. Canvassing by the Bidder in any form, unsolicited letter and post-tender correction may result in rejection of the bid with forfeiture of EMD (if any).
18. **Validity of Bids:** The Bids should remain valid till 45 days from the last date of submission of the Bids.
19. **Earnest Money Deposit (EMD)** Bidders are required to deposit an amount mentioned on first page of the tender document. Towards Earnest Money Deposit (EMD) to below mentioned bank account of Institute on or before the last date & time mentioned above. EMD through any other form will not be accepted. UTR number /

Transaction ID and date of Deposit/Transfer of EMD shall be mentioned in Technical Bid at appropriate place. PSUs or bidders registered with/as NSIC / MSME are exempted from submission of EMD on uploading of valid certificate.

Bank Account No.	07231450000294
Name of Bank & Type of Account	HDFC/Savings
IFSC Code	HDFC0000723

EMD of all unsuccessful bidders will be returned after finalization of the tender. EMD of the successful bidder will be returned only after receipt of Security Deposit towards Performance Security Deposit. In case, the bidders provide false or misleading information or make changes in the downloaded document or provide forged document or hide facts relevant to tender / bidder, EMD of such bidder may be forfeited. Such action can be taken at any stage of the bidding process i.e. during or after process.

20. **Debarred/Blacklisting of bidder:**

- a. The bidder shall be debarred from the bidding if he has been debarred by any procurement entity on the grounds convicted of an offence, under the prevention of corruption act 1988 or the IPC or any other law for the time being in force, for causing any loss of life or property or causing a threat to public health as part of execution of a public procurement contract.
- b. In case the bidder hides the fact of his debarments and found it later stage during the evaluation, the bidder shall be disqualified for further evaluation or the contract shall be terminated, if awarded. More over the bidder shall be debarred for two years for hiding the fact of debarment. In this case earnest money/Performance Security (whatever is applicable) will be forfeited.
- c. Breaching of Integrity pact 1975 or whatsoever provisions exists in this regards.
- d. In case, the bidder with draws his bid after last date for submission of bid or does not accept the work order on award of work, the bidder (s) may be debarred / blacklisted.
- e. In case the bidder provides false or misleading information in the bid or encloses forged / fake documents with the bid, the bidder (s) will be debarred / blacklisted.
- f. Any attempt to cheat or hiding of material facts related to the information sought in the Technical bid will lead to disqualification and the bidder will be debarred/blacklisted

21. **Payment Terms** – The payment of the quoted annual premium will be made in advance by IIM Lucknow to the successful bidder (the technically qualified bidder quoting the lowest premium). The successful bidder will be responsible for issuing the policy document immediately after receipt of the premium amount. It may be noted that in case, there is any change in the number of employees to be covered, due to joining or relieving of employees during the finalization of this tender, the adjustment in premium for this addition/deletion may be done in consultation with the successful bidder before release of the premium amount.

22. **Confidentiality:** The successful bidder will access to the information related to the employees. The information is confidential in nature. The successful bidder will be required to maintain absolute confidentiality of the data and shall not share such data with any third party without the written consent of IIM Lucknow. In case, the successful bidder fails to maintain the confidentiality of the data, it has to indemnify the individual employee.

23. **Evaluation of Bid:** The bids received against this NIT, will be evaluated by a Tender Evaluation Committee, formed by IIM Lucknow. In stage-I, the technical bids will be evaluation and the bidders meeting the eligibility criteria (mentioned in Section-2 of this NIT) will be declared as 'Technically Qualified Bidders'. In stage-II, the financial bids of the "Technically qualified bidders" will be opened and the bidder quoting the lowest premium including GST will be declared as the 'Successful bidder' and will be awarded the work, subject to approval of

the Competent Authority, IIM Lucknow. On issue of Work Order and release of payment of quoted premium by IIM Lucknow to successful bidder, the successful bidder will be required to issue the **policy document within 2 days**.

24. **Force Majeure:** The selected Bidder shall not be liable for forfeiture of its performance security, if any, to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.
25. **Legal Matter:** Jurisdiction of Lucknow Courts only. In the event of any dispute over this contract, IIM Lucknow's decision shall be final and binding.

SECTION 4 - DETAILS AND SPECIAL TERMS AND CONDITIONS

1. Brief of the employees of the Institute, who are proposed to be covered under the Group term life insurance Policy is as under:

Sr. No.	Group	Sum Insured	Number of employees	Retirement age
1	Director/Faculty	Rs. 75,00,000/-	90	65
2	Officers in the pay level 10 and above	Rs. 50,00,000/-	33	60
3	Employees below pay level 10	Rs.35,00,000/-	78	60
Total number of employees			201	

2. A detailed list of employees with Gender, Date of Birth, Date of Retirement, Sum Insured is enclosed as **Annexure-II**
3. Details of the employees, who passed away while in-service in last three years are as under (cut of date: publication of this NIT):

Sl .no	Age of Employee at the time of death	Date of death	Reason of death
1	56 years	07.04.2021	Covid 19
2	59 years	03.09.2022	Cancer
3	56 years	05.10.2022	Cardiac problem

4. SPECIAL TERMS AND CONDITIONS

- i It may be noted that this is the first Group Term Life Insurance Policy, the Institute is purchasing to provide life insurance cover to its employees. Therefore, detail of past claim is not being provided.
- ii There shall not be any clause of "Medical Test" in the policy. Further no medicals / consent form/ questionnaire conditions to be enforced on the employees.
- iii For attending conferences for an average duration of 5-7 days, Director and Faculty members of the Institute frequently visit USA, UK, Canada, Italy, Paris and other countries except countries, which fall under list of negative countries. During the visit to foreign countries, irrespective of the purpose of the visit, the employees shall remain covered under this policy.
- iv The Institute proposes to purchase the Group term life insurance policy from the selected Insurance Provider for a period of one year to cover **any kind of death** such as natural death, accidental death, suicidal death, death due to any illness, death due to pre-existing illness including critical illness etc.

- v The Institute has its own dedicated health centre for routine health assistance to both residential and non-residential employees of the institute.
- vi The institute has an extension campus at Noida also.
- vii After submission of bid, the amount of sum insured and premium quoted by bidder, shall not be changed in any circumstances during policy period.
- viii All employees, who will be covered under Group term life insurance of IIM Lucknow, irrespective of their job profile will be covered under the insurance policy.
- ix The policy will cover all the employees irrespective of on leave of any kind, including Medical Leave, Lien, Deputation, Sabbatical leave, Maternity Leave, Paternity Leave, etc. It means 'active at work' clause will NOT be applicable.
- x In case any claim arises, for claim settlement only Death Certificate of deceased employee and his/her Nominee(s)' Bank details will be provided to the selected Insurance Provider/Company by IIM Lucknow. No other document will be provided to the Insurer by IIM Lucknow as KYC. At the time of claim settlement, IIM Lucknow reserves the right not to furnish any further information or documents.
- xi Payment of claim should be settled for all kinds of deaths, within period as specified by the IRDA, from the date of submission of documents mentioned in this Tender document. The claim amount should be transferred directly to the Nominee with intimation to FA-cum-CAO, IIML, Lucknow. In absence of the Nominee, claim to be settled in favour of the Legal Heir.
- xii Failure to settle the claim within the period specified by IRDA or demanding documents other than death certificate and Nominee(s) Bank details for claim settlement will be considered as non-performance on part of the Insurer.
- xiii A claim, if not settled within specified period of submission of all the documents, the Insurer will be liable to pay penalty as per guidelines of the IRDA.
- xiv All new recruits / additions to the workforce shall be automatically covered from the date of their joining the Institute or intimation by IIM Lucknow regarding the new joining with required details (Name, Date of birth, Sum Insured etc) or release of payment of pro-rata premium to the Insurance provider by IIM Lucknow, whichever is later. In case, deletion is required, the same will be intimated by IIM Lucknow to the Insurance provider and the Insurance provider will refund the pro-rata premium to IIM Lucknow.
- xv Kindly calculate the premium based on the above data and information. However, the premium will be paid only on actual number of employees to be enrolled. For addition/deletion during the insurance period, the additional/excess amount of premium will be paid/withdrawn on pro-rata basis.
- xvi The following documents will form the Contract between IIM Lucknow and the successful bidder
 - (a) This NIT / Tender document
 - (b) Corrigendum / Addendum to this document, if any.
 - (c) Bid submitted by the Insurance Company / successful bidder
 - (d) Work Order / Letter to the successful bidder to the Successful bidder for issuing the policy
 - (e) Payment of premium to Successful bidder by IIM Lucknow
 - (f) Policy document, strictly as per the terms & condition of this document, issued by the successful bidder/ Insurance provider
 - (g) Any other document.
- xvii Proposal shall not have any Premium Review clause i.e. premium must be fixed for entire policy term period.
- xviii Proposal shall not have any Claims Review clause: Irrespective of potential / actual claims /loss experience under the policy, there would no changes allowed to be made mid-term to any terms and conditions and premiums paid for the policy.
- xix There will be no adjustments/additional premium charged for adverse claims ratio post inception of the policy.
- xx Insurance company will not be allowed to modify any terms and conditions of the policy post inception

of the policy.

- xxi Insurance company will not have the right to cancel or discontinue the insurance policy during the policy period for any reason whatsoever.
- xxii Dedicated Helpline Numbers and Support on call for any query employees shall be provided by the successful bidder/ insurance provider.
- xxiii All terms and conditions of this tender will be binding on the Insurer.

SECTION – 5: FORMS AND ANNEXURES (next page onwards)

PART-A

TECHNICAL BID

(All bidders are required to fill this form and upload this filled, signed & stamped form with all documents in support of their claims made with respect to their eligibility)

NIT NO. IIML/PUR/Life Insurance/20/2022-23

DATED 17/11/2022

SL. No.	Particulars	To be filled by the bidder
1.	Name of the Insurance company	
2.	Full particulars of the Bidder	
	a) Address	
	b) Telephone No.	
	c) E-Mail address	
3.	IRDA Reg. No. (enclose valid certificate)	
4.	PAN No. (enclose valid certificate)	
5.	GST Reg. No. (enclose valid certificate)	
6.	The bidder should be in existence for at least 5 years and should be in the line of business of providing Life Insurance during the said period.	Date of incorporation of the Company: _____ Date of start of Life Insurance Business: _____ Enclose Certificate of Incorporation: Yes / No
7	The bidder should have a minimum Group term life insurance Claim Settlement Ratio (as per IRDAI) of 95% during the last - 3 financial years	Please indicate the Group term life insurance Claim Settlement Ratio: _____ Please enclose CA certificate: Yes / No
8	Total Premium Collection should be more than INR 100 crores cumulatively for the last three financial years.	Premium collected during last 3 FYs FY 2021-22: _____ FY 2020-21: _____ FY 2019-20: _____ Enclose audited accounts or CA Certificate: Yes/No
9	Details of EMD	EMD Amount : Rs.250,000/- UTR No. _____ & date _____ OR Proof for exemption from EMD (PSU/MSME/NSIC)

10	Bank detail of the Insurance Company (enclosed cancelled cheque or statement showing name & account number)	Bank Account No : _____ IFSC No: _____ It may be noted that premium will be transferred to this bank account of the selected insurance company.
11.	Attach the Authorization letter from the Competent Authority of the Insurance Company / Bidder, for signing & submitting the bid	Yes / No
12.	Attach declaration for non-blacklisting of the Insurance Company/ Bidder on letter head as per format provided at Annexure-II	Yes / No

DECLARATION

I have carefully read and understood all the terms and conditions of the DOCUMENT and hereby accept the same. The information and documents furnished as part of the Technical Bid is/are true and authentic to the best of knowledge and belief. I understand that in case, the information provided or documents submitted by the undersigned are found to be wrong/misleading/incomplete, IIM Lucknow reserved the right to technically disqualify the bid and debar/blacklist the Insurance Company, on behalf of which, the undersigned submits these documents/information.

It is also declared that the undersigned the duly authorised to submit this bid on behalf of the bidder/ Insurance Company.

Date:

Signature of the authorized person

Place:

Company Seal

UNDERTAKING/ DECLARATION

(To be submitted preferably on the Letter- Head of the Firm/Company)

To,

The Chief Administrative Officer

Indian Institute of Management, Lucknow

Subject: Declaration / Undertaking

Sir,

With reference to our bid submitted against your **NIT NO. IIML/PUR/Life Insurance/20/2022-23 dated 17/11/2022**, the following are declared:

1. That the undersigned is duly authorised by the Competent Authority of the Insurance company to submit this bid on behalf of the Company.
2. This is to certify that I/We before signing this NIT have read and fully understood all the terms and conditions and instructions contained therein and undertake myself/ourselves abide by the said terms and conditions of the NIT.
3. It is hereby affirmed that we shall comply with the statutory requirements of the Govt. of India/ IRDAI, as applicable.
4. This is to certify that the Insurance Company, on behalf of which, the undersigned is submitting this bid, is not blacklisted by any government department.

(Signature of the Bidder)

Date: _____

Place: _____

PART-B

COMMERCIAL / FINANCIAL BID

(All bidders are NOT required to fill this form. For quoting rates/premium amount, a separate Excel sheet has been provided on CPP (eProcurement portal with this NIT. This excel sheet shall be filled and uploaded. THE RATES MUST NOT BE MENTIONED IN THE TECHNICAL BID)

NIT NO. IIML/PUR/Life Insurance/20/2022-23

DATED 17/11/2022

Name of Bidder:	-----		
Particulars	Annual Premium (INR)	Amount of GST (INR)	Annual Premium Amount including GST (INR)
The premium for providing Group Term Life Insurance cover for employees of IIM Lucknow (Annexure-II of the NIT) and after considering all terms & conditions of the above referred NIT.			

Note: The Lowest bidder will be decided based on total quoted premium including GST.

We agree with all the details of the Insurance Scheme and the Terms and Condition of tender document, against which we have quoted our premium and the quoted premium is valid for 60 days from the last date of submission of this bid.

Date:

Signature of the authorized person

Place:

Company Seal

LIST OF EMPLOYEES AS ON 14.11.2022

S.N.	Employee	Gender	DOB	DOJ (ddmmyy)	Date of Retirement	Sum insured
1	C 1	Male	18/Sep/64	19/Sep/86	30/Sep/24	35,00,000
2	C 2	Male	6/Jul/67	8/Apr/10	31/Jul/27	35,00,000
3	C 3	Male	1/Jul/88	26/July/21	30/Jun/48	35,00,000
4	C 4	Male	19/May/84	12/Jul/17	31/May/44	35,00,000
5	C 5	Male	16/Jul/84	19/Dec/16	31/Jul/44	35,00,000
6	C 6	Male	8/Feb/85	25/Mar/09	28/Feb/45	35,00,000
7	C 7	Female	3/Jan/78	16/Sep/16	31/Jan/38	35,00,000
8	C 8	Male	27/Apr/88	6/Jun/16	30/Apr/48	35,00,000
9	C 9	Female	3/Oct/88	7/Jan/22	31/Oct/48	35,00,000
10	C 10	Male	15/Jun/90	10/May/22	30/Jun/50	35,00,000
11	C 11	Male	1/Oct/1976	15/May/09	30/Sep/36	35,00,000
12	C 12	Male	12/Dec/64	1/Jan/92	31/Dec/24	35,00,000
13	C 13	Male	09/Nov/66	1/Apr/96	30/Nov/26	35,00,000
14	C 14	Female	26/Jun/80	27/Feb/15	30/Jun/40	35,00,000
15	C 15	Male	04/Feb/64	1/Jan/92	29/Feb/24	35,00,000
16	C 16	Male	10/Jul/65	19/Jul/93	31/Jul/25	35,00,000
17	C 17	Male	29/May/69	12/Oct/98	31/May/29	35,00,000
18	C 18	Male	30/Jan/68	21/Dec/93	31/Jan/28	35,00,000
19	C 19	Male	06/Jun/63	1/Jul/96	30/Jun/23	35,00,000
20	C 20	Male	15/Feb/88	27/Sep/16	29/Feb/48	35,00,000
21	C 21	Male	01/Mar/68	1/Oct/92	29/Feb/28	35,00,000
22	C 22	Male	10/Jan/84	7/Nov/16	31/Jan/44	35,00,000
23	C 23	Male	28/Dec/87	2/Aug/17	31/Dec/47	35,00,000
24	C 24	Male	01/Apr/73	15/Jun/07	31/Mar/33	35,00,000
25	C 25	Male	09/Feb/85	14/Dec/16	28/Feb/45	35,00,000
26	C 26	Male	25/May/64	24/Sep/93	31/May/24	35,00,000
27	C 27	Male	21/Nov/67	20/Sep/93	30/Nov/27	35,00,000
28	C 28	Male	15/Aug/66	01/May/92	31/Aug/26	35,00,000
29	C 29	Male	10/Jun/73	01/May/94	30/Jun/33	35,00,000
30	C 30	Male	03/Sep/81	12/Jul/12	30/Sep/41	35,00,000
31	C 31	Male	30/Jun/86	18/Jan/13	30/Jun/46	35,00,000
32	C 32	Male	06/Jul/64	01/Sep/84	31/Jul/24	35,00,000

33	C 33	Male	15/Aug/63	01/Sep/95	31/Aug/23	35,00,000
34	C 34	Female	24/Nov/86	07/Nov/16	30/Nov/46	35,00,000
35	C 35	Male	06/Apr/63	12/Jun/85	30/Apr/23	35,00,000
36	C 36	Male	15/Aug/90	05/Dec/16	31/Aug/50	35,00,000
37	C 37	Male	05/Nov/66	01/Oct/92	30/Nov/26	35,00,000
38	C 38	Female	15/Aug/70	01/Oct/91	31/Aug/30	35,00,000
39	C 39	Male	15/Jul/91	07/Dec/16	31/Jul/51	35,00,000
40	C 40	Male	15/Jan/74	05/Apr/02	31/Jan/34	35,00,000
41	C 41	Male	05/Aug/86	14/Mar/17	31/Aug/46	35,00,000
42	C 42	Male	16/Jul/71	15/Jun/07	31/Jul/31	35,00,000
43	C 43	Male	12/Mar/63	01/Apr/93	31/Mar/23	35,00,000
44	C 44	Male	26/Mar/87	12/Jan/17	31/Mar/47	35,00,000
45	C 45	Male	01/Mar/89	01/Feb/13	28/Feb/49	35,00,000
46	C 46	Male	30/Apr/63	07/Jul/92	30/Apr/23	35,00,000
47	C 47	Male	06/Feb/63	15/Jun/07	28/Feb/23	35,00,000
48	C 48	Male	02/Jun/71	15/May/09	30/Jun/31	35,00,000
49	C 49	Male	15/Mar/67	15/Jun/07	31/Mar/27	35,00,000
50	C 50	Male	01/Dec/67	15/Sep/93	30/Nov/27	35,00,000
51	C 51	Male	04/Apr/89	10/Jan/22	30/Apr/49	35,00,000
52	C 52	Male	05/Apr/66	05/Apr/02	30/Apr/26	35,00,000
53	C 53	Male	08/Sep/70	01/May/92	30/Sep/30	35,00,000
54	C 54	Male	10/Jun/74	05/Oct/98	30/Jun/34	35,00,000
55	C 55	Male	28/Jan/73	01/Dec/98	31/Jan/33	35,00,000
56	C 56	Male	12/Mar/63	03/Sep/93	31/Mar/23	35,00,000
57	C 57	Male	20/Sep/68	01/May/94	30/Sep/28	35,00,000
58	C 58	Male	15/Jan/74	01/Sep/95	31/Jan/34	35,00,000
59	C 59	Female	14/Sep/64	23/Sep/86	30/Sep/24	35,00,000
60	C 60	Male	15/Jun/65	20/Oct/97	30/Jun/25	35,00,000
61	C 61	Female	18/Dec/66	13/Dec/08	31/Dec/26	35,00,000
62	C 62	Male	23/Nov/69	08/Apr/10	30/Nov/29	35,00,000
63	C 63	Female	15/Jun/67	08/Dec/15	30/Jun/27	35,00,000
64	C 64	Male	03/Jan/85	10/Nov/16	31/Jan/45	35,00,000
65	C 65	Male	11/Dec/95	25/Feb/22	31/Dec/55	35,00,000
66	C 66	Female	13/Jul/64	09/Jun/92	31/Jul/24	35,00,000
67	C 67	Male	07/Jan/83	15/May/09	31/Jan/43	35,00,000
68	C 68	Male	01/Dec/75	16/Mar/04	30/Nov/35	35,00,000
69	C 69	Male	30/Sep/64	01/Jul/96	30/Sep/24	35,00,000
70	C 70	Male	16/Aug/65	03/Sep/93	31/Aug/25	35,00,000

71	C 71	Male	03/Nov/65	01/Sep/95	30/Nov/25	35,00,000
72	C 72	Male	08/Feb/65	15/Jul/85	28/Feb/25	35,00,000
73	C 73	Female	11/Oct/88	28/Jan/22	30/Oct/48	35,00,000
74	C 74	Male	01/Jul/86	08/Mar/17	30/Jun/46	35,00,000
75	C 75	Male	28/Jul/63	23/Sep/93	31/Jul/23	35,00,000
76	C 76	Male	01/Apr/63	27/Jun/85	31/Mar/23	35,00,000
77	C 77	Male	14/Jan/91	01/Jun/16	31/Jan/51	35,00,000
78	C 78	Male	8/Oct/87	26/Feb/18	30/Oct/47	35,00,000
79	B 1	Male	22/Apr/72	27/Dec/99	30/Apr/32	50,00,000
80	B 2	Male	12/May/80	15/Dec/21	31/May/40	50,00,000
81	B 3	Male	19/Nov/63	16/Oct/87	30/Nov/23	50,00,000
82	B 4	Male	11/Aug/76	9/Oct/19	31/Aug/36	50,00,000
83	B 5	Female	19/Apr/66	18/Dec/92	30/Apr/26	50,00,000
84	B 6	Male	15/Jul/73	26/May/06	31/Jul/33	50,00,000
85	B 7	Male	26/Jun/79	12/Dec/19	30/Jun/39	50,00,000
86	B 8	Female	21/Jun/74	1/Oct/10	30/Jun/34	50,00,000
87	B 9	Male	19/Nov/68	1/Jul/14	30/Nov/28	50,00,000
88	B 10	Male	6/Aug/66	16/Dec/85	31/Aug/26	50,00,000
89	B 11	Male	14/Sep/73	15/May/09	30/Sep/33	50,00,000
90	B 12	Male	02/Dec/63	14/Jun/88	31/Dec/23	50,00,000
91	B 13	Male	20/Apr/65	1/Jul/92	30/Apr/25	50,00,000
92	B 14	Female	25/Dec/68	15/Sep/97	31/Dec/28	50,00,000
93	B 15	Male	31/Dec/65	1/Dec/93	31/Dec/25	50,00,000
94	B 16	Male	12/Jan/64	1/May/92	31/Jan/24	50,00,000
95	B 17	Male	22/Aug/63	14/Aug/86	31/Aug/23	50,00,000
96	B 18	Male	11/Mar/64	1/Sep/84	31/Mar/24	50,00,000
97	B 19	Male	5/Jul/78	25/Oct/19	31/Jul/38	50,00,000
98	B 20	Male	30/Oct/65	8/Jul/93	31/Oct/25	50,00,000
99	B 21	Female	18/Aug/64	14/Jun/85	31/Aug/24	50,00,000
100	B 22	Male	6/Aug/64	22/Jul/93	31/Aug/24	50,00,000
101	B 23	Male	01/Jan/70	20/Oct/97	31/Dec/29	50,00,000
102	B 24	Female	7/Nov/73	31/Jul/00	30/Nov/33	50,00,000
103	B 25	Male	20/May/63	16/Jul/90	31/May/23	50,00,000
104	B 26	Female	17/Jul/66	01/May/92	31/Jul/26	50,00,000
105	B 27	Male	2/Jul/84	1/Nov/18	31/Jul/44	50,00,000
106	B 28	Female	27/Feb/81	16/Jul/12	28/Feb/41	50,00,000
107	B 29	Female	18/Mar/63	01/May/92	31/Mar/23	50,00,000
108	B 30	Female	30/Mar/80	31/May/13	31/Mar/40	50,00,000
109	B 31	Male	5/Apr/69	2/Aug/93	30/Apr/29	50,00,000

110	B 32	Male	5/Aug/79	11/May/22	31/Aug/39	50,00,000
111	B 33	Male	30/Nov/72	24/Apr/07	30/Nov/32	50,00,000
112	A 1	Female	28.04.1997	11.06.1960	30.06.2025	75,00,000
113	A 2	Male	19.11.1996	09.07.1967	31.07.2032	75,00,000
114	A 3	Male	07.02.2007	19.04.1969	30.04.2034	75,00,000
115	A 4	Male	19.11.2009	11.04.1982	30.04.2047	75,00,000
116	A 5	Male	02.04.2008	28.09.1978	30.09.2043	75,00,000
117	A 6	Male	08.08.2011	17.04.1976	30.04.2041	75,00,000
118	A 7	Female	11.11.2021	07.07.1989	31.07.2054	75,00,000
119	A 8	Male	15.11.2006	14.08.1973	31.08.2038	75,00,000
120	A 9	Male	15.01.2020	26.06.1975	30.06.2040	75,00,000
121	A 10	Male	03.05.2010	19.12.1967	31.12.2032	75,00,000
122	A 11	Male	15.04.2004	19.08.1971	31.08.2036	75,00,000
123	A 12	Male	20.02.1995	16.01.1958	31.01.2023	75,00,000
124	A 13	Male	06.11.1996	05.07.1958	31.07.2023	75,00,000
125	A 14	Female	10.12.2019	03.08.1985	31.08.2050	75,00,000
126	A 15	Male	03.12.2004	18.03.1970	31.03.2035	75,00,000
127	A 16	Male	01.11.1996	05.09.1964	30.09.2029	75,00,000
128	A 17	Male	02.06.2004	30.07.1971	31.07.2036	75,00,000
129	A 18	Male	15.09.2016	04.02.1979	28.02.2044	75,00,000
130	A 19	Male	02.08.2022	05.06.1990	30.06.2055	75,00,000
131	A 20	Male	26.09.2022	21.02.1986	28.02.2051	75,00,000
132	A 21	Male	07.02.2020	15.07.1985	31.07.2050	75,00,000
133	A 22	Male	11.08.2006	25.12.1969	31.12.2034	75,00,000
134	A 23	Male	09.12.2019	13.02.1987	28.02.2052	75,00,000
135	A 24	Male	16.08.2022	09.12.1991	31.12.2056	75,00,000
136	A 25	Male	15.09.1997	15.05.1963	31.05.2028	75,00,000
137	A 26	Male	03.02.2014	22.12.1979	31.12.2044	75,00,000
138	A 27	Male	11.10.2021	11.06.1985	30.06.2050	75,00,000
139	A 28	Male	24.12.2004	10.09.1966	30.09.2031	75,00,000
140	A 29	Male	16.11.2016	12.01.1983	31.01.2048	75,00,000
141	A 30	Male	15.03.2017	08.05.1977	31.05.2042	75,00,000
142	A 31	Male	16.09.2019	08.07.1981	31.07.2046	75,00,000
143	A 32	Male	27.12.2004	29.06.1968	30.06.2033	75,00,000
144	A 33	Female	01.04.2008	28.03.1974	31.03.2039	75,00,000
145	A 34	Male	31.12.2001	10.10.1963	31.10.2028	75,00,000
146	A 35	Female	25.07.2022	09.09.1979	30.09.2044	75,00,000
147	A 36	Male	20.06.2016	22.08.1985	31.08.2050	75,00,000
148	A 37	Male	20.05.2010	15.08.1970	31.08.2035	75,00,000
149	A 38	Male	22.07.2013	12.08.1978	31.12.2043	75,00,000

150	A 39	Male	08.04.2013	12.06.1972	30.06.2037	75,00,000
151	A 40	Male	03.04.2001	15.08.1967	31.12.2032	75,00,000
152	A 41	Female	27.01.2020	13.02.1988	28.02.2053	75,00,000
153	A 42	Female	13.12.2007	10.08.1971	31.08.2036	75,00,000
154	A 43	Male	02.06.2008	24.03.1977	31.08.2037	75,00,000
155	A 44	Male	06.03.2006	12.08.1971	31.08.2036	75,00,000
156	A 45	Male	31.05.2013	23.01.1976	30.01.2041	75,00,000
157	A 46	Female	22.07.2021	04.05.1982	31.05.2047	75,00,000
158	A 47	Male	20.10.2021	13.10.1983	31.10.2048	75,00,000
159	A 48	Male	08.07.2019	25.12.1980	31.12.2045	75,00,000
160	A 49	Male	01.07.2010	01.03.1977	28.02.2042	75,00,000
161	A 50	Male	30.11.2006	01.09.1975	31.08.2040	75,00,000
162	A 51	Male	16.04.2018	18.06.1986	30.06.2051	75,00,000
163	A 52	Male	03.10.2012	23.03.1978	31.03.2043	75,00,000
164	A 53	Male	15.05.2007	25.12.1967	31.12.2032	75,00,000
165	A 54	Female	23.09.1997	07.11.1965	30.11.2030	75,00,000
166	A 55	Male	29.02.2008	06.05.1973	31.05.2038	75,00,000
167	A 56	Male	04.06.2004	17.04.1964	30.04.2029	75,00,000
168	A 57	Male	02.03.2020	05.01.1978	31.01.2043	75,00,000
169	A 58	Male	16.04.2012	11.05.1968	31.05.2033	75,00,000
170	A 59	Male	19.03.1998	11.04.1959	30.04.2024	75,00,000
171	A 60	Female	12.09.2019	30.09.1987	30.09.2052	75,00,000
172	A 61	Female	30.05.2005	13.07.1978	31.07.2043	75,00,000
173	A 62	Female	08.06.2017	13.05.1984	31.05.2049	75,00,000
174	A 63	Male	20.04.2005	28.07.1965	31.07.2030	75,00,000
175	A 64	Male	08.07.2005	30.03.1966	31.03.2031	75,00,000
176	A 65	Male	11.11.2016	01.08.1987	31.08.2052	75,00,000
177	A 66	Male	01.09.2022	30.04.1988	30.04.2053	75,00,000
178	A 67	Male	15.04.2014	24.09.1971	30.09.2036	75,00,000
179	A 68	Male	04.04.2018	12.11.1977	30.11.2042	75,00,000
180	A 69	Female	01.07.2022	10.05.1993	31.05.2058	75,00,000
181	A 70	Male	28.05.2001	01.09.1966	30.09.2031	75,00,000
182	A 71	Male	13.02.2020	15.08.1979	31.08.2044	75,00,000
183	A 72	Male	17.12.2019	13.02.1988	28.02.2053	75,00,000
184	A 73	Male	01.11.2001	04.10.1970	31.10.2035	75,00,000
185	A 74	Male	31.03.2006	19.07.1962	31.07.2027	75,00,000
186	A 75	Female	10.11.2006	09.11.1963	30.11.2028	75,00,000
187	A 76	Female	09.02.2010	26.12.1972	31.12.2037	75,00,000
188	A 77	Male	10.11.2016	21.12.1961	31.12.2026	75,00,000
189	A 78	Male	22.10.2009	28.01.1979	31.01.2044	75,00,000

190	A 79	Male	03.07.2017	12.10.1975	30.10.2040	75,00,000
191	A 80	Male	28.09.2012	05.10.1979	31.10.2044	75,00,000
192	A 81	Female	22.07.2021	13.06.1985	30.06.2050	75,00,000
193	A 82	Male	01.06.2009	30.11.1977	30.11.2042	75,00,000
194	A 83	Female	10.03.2014	28.11.1976	30.11.2041	75,00,000
195	A 84	Male	14.06.2007	19.06.1967	30.06.2032	75,00,000
196	A 85	Male	01.03.2018	03.11.1972	30.11.2037	75,00,000
197	A 86	Female	05.07.2010	25.07.1973	31.07.2038	75,00,000
198	A 87	Female	19.05.1999	03.12.1963	31.12.2028	75,00,000
199	A 88	Male	20.04.2009	12.09.1969	30.09.2034	75,00,000
200	A 89	Male	29.05.2013	01.06.1965	31.05.2030	75,00,000
201	A 90	Male	16.12.2004	16.07.1970	31.07.2035	75,00,000