

**EARNED LEAVE**



  
(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
Institute of Pharmaceutical Education & Research  
Borgaon (Meghe), Wardha

**Vidarbha Youth Welfare Society's**  
**INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH**  
**Borgaon (Meghe), Wardha 442001 (M. S.)**

Vidarbha Youth  
INSTITUTE OF PHARMACEUTICAL  
Staff  
D. Pharm /

Welfare Society's  
EDUCATION AND RESEARCH  
Attendance Register  
B. Pharm / M. Pharm

YEAR 2022

MONTH February

Sr. No.	Name of Employees	Designation	Daily														
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	Dr. R.O. Ganjiwale	Principal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2.	Dr. S.A. Khan	Professor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
3.	Dr. S.J. Dighade	—															
4.	Dr. M.P. Purohit	Asst. Professor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
5.	Dr. L.G. Rathi	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
6.	Dr. D.S. Iyer	—															
7.	Mr. G.D. Dahikar	Asst. Professor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
8.	Mr. S.P. Dewani	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
9.	Dr. D.T. Singhavi	Asst. Professor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
10.	Ms. S.P. Gautam	Asst. Professor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
11.	Mrs. J.S. Wankhede	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
12.	Dr. N.A. Karande	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
13.	Mr. S.D. Gandhi	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
14.	Dr. B.R. Gandhare	Asst. Professor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

Attendance															Previous C.L. Enjoined	C.L. Enjoined in this month	Total C.L. Enjoined	Balance C.L.	Earned Leave Enjoined	Medical Leave Enjoined	Remarks																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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**EPF CHALLAN**



  
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**COMBINED CHALLAN OF A/C NO. 01, 02, 10, 21 & 22 (With  
EMPLOYEES' PROVIDENT FUND ORGANISATION)**

Establishment Code & Name : NGNAG0061296000 INSTITUTE OF PHARMACY  
Address : BORGAON MEGHE, BORGAON, WARDHA, MAHARASHTRA

TRRN : 3132206007544  
ECR ID : 78950278  
LIN : 1698315596  
Dues for the wage month of July 2022

Total Subscribers :  
Total Wages :

EPF  
38  
5,70,000

EPS  
38  
5,70,000

EDLI  
38  
5,70,000

SL.	PARTICULARS	A/C.01 (Rs.)	A/C.02 (Rs.)	A/C.10 (Rs.)	A/C.21 (Rs.)	A/C.22 (Rs.)	TOTAL
1	Administration Charges	0	4,846	0	0	57	4,903
2	Employer's Share Of	20,900	0	47,500	2,850	0	71,250
3	Employee's Share Of	68,400	0	0	0	0	68,400
Grand Total : One Lakh Forty-Four Thousand Five Hundred Fifty-Three Rupees Only							1,44,553

(This is a system generated challan on 11-AUG-2022 16:30, the particulars shown in this challan are populated from the Electronic Challan Cum Return (ECR) uploaded by the establishment for the specified month and year.

Note :- The following amounts are being remitted directly by Government of India on account of PMRPY / ABRY.


	PMRPY	ABRY
A) A/C no 1 (Employer share) (Rs.) -	0	0
B) A/C no 10 (Pension fund) (Rs.) -	0	0
C) A/C no 1 (Employee share) (Rs.) -	0	0
D) Total (A + B + C) (Rs.) -	0	0
E) Total remittance by Employer (Rs.) -	1,44,553	0
F) Total amount of uploaded ECR (D + E) (	1,44,553	



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**GRATUTY**



  
(Dr. R. O. Ganjiwale)  
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Borgaon (Meghe), Wardha





महाराष्ट्र MAHARASHTRA

2017

AE 859228



Trust Deed

To be Executed on a non-judicial Stamp Paper of Rs.500/-.

THIS DEED is made this 20<sup>th</sup> April 2019 between Institute of Pharmaceutical Education and Research, having its Registered Office at Hinganghat road Borgaon (M), Wardha (address).

(hereinafter called 'the Company' / 'the firm' i.e. The Employer) of the one part AND

- 1) Dr. Nitin R. Dhande, President
- 2) Adv. Uday Deshmukh, Vice President
- 3) Dr. Hemant Deshmukh, Treasurer
- 4) Shri Yuvrajsingh Choudhari, Secretary
- 5) Dr. Rajendra O. Ganjiwale, Principal

(hereinafter called 'the Trustees' which expression shall, where the context so admits or requires, include the Successors or Survivors of the Trustees) of the other part.

Contd.....



(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
Institute of Pharmaceutical Education & Research  
Borgaon (Meghe), Wardha

4425 23-4-2019

प्रवेश परीक्षा पास झालेले वसु, कर्नाट/विषय/...../...../१५

उत्तीर्णाचा प्रकार ..... होय/नाही

मिळवलीले थीककात वषेत ..... बोधव निर्माण शास्त्र शिक्षण व संबोधन  
संस्था, बोरगांव (मेघे), वर्धा

मुद्रांक विकत घेणाऱ्याची नांव व सही ..... प्राचार्य

हस्ते असल्यास त्यांचे नांव व पत्ता ..... १०८२११२१५८६

दुसऱ्या पक्षकाराचे नांव ..... ५२०१

मुद्रांक शुल्का रक्कम ..... ५२०१

मुद्रांक विक्रीत आणवून सितु मीटर तर्फे नि. वार. पावले, ..... ५२०१

परवाना क्र. पुमा १/२००४ तारीख ४५०१००९,

विविधा कार्यालय, वर्धा,

व्या. कार्यावाही यंत्रणेने मुद्रांक जरीदी फल संपूर्ण इतर कार्यवाही

वर्धा कार्यालय/वर्धा ६ इतिहासक प्रमाणित प्रमाणित



(Dr. R. O. Ganjiwale)  
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WHEREAS :

- (a) The Employer is desirous of making provision for Gratuity Payment for its employees upon their retirement from service at or after a specified age or on their becoming incapacitated prior to such retirement or on termination of service after a minimum period of service or to the Nominees in the event of their death, such provision being made in terms of this Deed and the Rules annexed hereto (hereinafter referred to as the Rules) which shall be deemed to form part of these presents.
- (b) It is proposed to set up a non- contributory Group Gratuity Scheme for providing Gratuity Benefits and certain sums shall be contributed by the Employer to the Scheme from time to time in accordance with the Rules.
- (c) It is intended that such provision shall, inter alia, be made by the Trustees entering into a Scheme of Insurance with the Life Insurance Corporation of India (hereinafter called the Corporation) and that the premium payable there for shall be provided by contributions to be made by the Employer.
- (d) The Scheme shall mean **Institute of Pharmaceutical Education and Research. Employees Group Gratuity Assurance Scheme** (hereinafter referred to 'The Scheme' or 'The Fund') the operation of which shall be governed by these presents and the Rules.
- (e) The Trustees have at the request of the Employer agreed to act as Trustees of the Scheme in accordance with the terms of these presents and of the Rules and to effect Assurance on the lives of the Members and to hold the same and other fund UPON TRUST.



  
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NOW IT IS HEREBY AGREED AND DECLARED as follows:

Section I: Administration of Fund and the Scheme.

Rules.	1.	The Fund shall be governed by the Rules and any reference to the Rules in these presents shall mean the Rules for the time being in force which shall be binding on the Employer, the Members and their beneficiaries.
Definitions	2.	All Words and expressions to which special meanings have been given in the Rules shall have the same meanings wherever they appear in these presents.
Date of Commencement	3.	The Scheme shall be deemed to have been established and the Rules shall be deemed to have taken effect from the day of 1 <sup>st</sup> March 2019 _ not withstanding the date of Trust deed..
Trust Irrevocable	4.	These presents shall constitute a Trust set up and the Trust shall be irrevocable in connection with a Trade or Undertaking carried on in India and not less than 90% of the employees shall be employed in India. No moneys belonging to the Fund in the hands of the Trustees shall be recoverable by the Employer nor shall the Employer have any lien or charge of any description on the Fund.
Trust Funds	5.	The sums in cash and other assets retained by the Trustees in the Surplus or any other Account as provided for in the Rules and the Master Policy issued by the Corporation shall constitute the funds of the Funds and the Trustees shall hold and employ the said funds according to these presents and the Rules. The Trust Fund shall be vested in the Trustees. The Trustees shall have the entire custody, management and control of the Fund and shall decide all difference or disputes which may arise under these presents or under the Rules either as to the interpretation thereof or as to the rights and obligations of the Employer or of the Members or of their beneficiaries and the decision of the Trustees in all cases shall be final and binding on all parties concerned. PROVIDED THAT if the decision has any bearing on the provisions of the Income Tax Act, 1961 or the Income Tax Rules, 1962 it shall be forthwith reported to the Commissioner of Income Tax and if so required by him the Trustees shall review the decision.



  
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Master Policy	6	With the prior approval of the Employer, the Trustees shall have the authority to enter into a master Policy with the Corporation as may be necessary to provide death-cum-retirement Gratuity to the Employees of the Employer as described in the Rules of the Scheme.
Employer to make contributions	7.	The Employer agrees to make the contributions to the Trustees as provided in the Rules who shall utilise the same for effecting the aforesaid Master Policy.
Employer to furnish all information and to pay all the expenses of administration of the Fund and scheme	8.	The Employer further agrees to furnish to the Trustees all particulars regarding the Members and such other information as may be in it's possession as the Trustees may require for the purpose of effecting the Master Policy. All expenses incurred by the Trustees in connection with the administration of the Fund and Scheme including the remuneration of a Secretary or of a person to be employed by the Trustees and the audit shall be borne by the Employer. The Employer shall not claim such expenses as deductible expenses in computing its profits and gains of business, for the purpose of Income Tax.



  
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Power to amend the scheme	9.	<p>The Trustees may at any time by a resolution in writing signed by not less than two of them and with the consent of Employer in writing as also of the Corporation, where the variations have a bearing on the terms and conditions of the Master Policy affected with the Corporation but not otherwise, alter, vary or amend any of the provision of this Deed and the Rules.</p> <p>PROVIDED THAT no such alteration or variation shall be inconsistent with the main objects of the Trust hereby created nor shall such alteration or variation in any way prejudice the rights or interests of any Member or his Beneficiary.</p> <p>PROVIDED FURTHER THAT no such alteration or variation in the Rules, Constitution, Objects or Conditions shall be made without the prior consent of the Commissioner of Income Tax.</p>
Employer's right to amend the Rules of the Scheme	10.	<p>(a) 1) The Employer may at any time give notice in writing to the Trustees of its intention to amend the Rules of the Scheme and it shall be lawful for the Trustees with the previous approval of the Commissioner of Income Tax, to give effect to such amendments.</p> <p>PROVIDED THAT no notice is required to be given to the Trustees if the Commissioner of Income Tax requires as a condition for approval of the Scheme any amendment to be made taking effect from the date of commencement of the Scheme.</p>
		<p>ii) The amendment shall ordinarily have effect the anniversary of the date of commencement of the Scheme which next follows the date on which the notice has been served on the Trustees. The notice to the Trustees shall be in such form and manner as may be deemed sufficient by the Employer.</p>
Trustees to carry out directions of the Employer	(b)	<p>The Trustees shall comply with and carry out all such directions put in writing by the Employer from time to time in relation to any matter with respect to which the Employer has power under this Deed or</p>




  
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		<p>under the Rules to determine or decide and a certificate from the Employer as to the admission of member or as to the death of any Member or his retirement or dismissal from the service of the Employer or as to any other relevant matters shall constitute a good and sufficient authority to the Trustees and shall be conclusive as to all facts stated therein. Every such direction or certification shall be notified to the Trustees in writing signed by any other person authorised in this behalf by the Employer and any such notification purporting to contain the direction or certification as aforesaid shall be a complete protection to the Trustees in respect of any matter therein referred to.</p> <p>(c) Upon any amendments, alterations or variations being made in the terms and conditions or the basis of computation of Gratuity for the employees of the Employer either by the Employer of its own free will or as a result of any agreement with the employees or otherwise, the said amendments, alterations or variations shall take effect for the purpose of the Scheme immediately and the Trustees shall take appropriate steps to incorporate the said amendments, alterations or variations in the Trust Deed or Rules of the Scheme, as the case may be after securing the prior approval of the Corporation and the Commissioner of Income Tax. The amount of gratuity and the terms and conditions of its payment shall be as set forth in the Rules.</p>
Payment of Gratuity.	11.	<p>(a) On behalf of the Employer the Trustees shall provide for the payment of gratuity on termination of service, on death or retirement of the Member or otherwise as provided in the Rules of the Scheme.</p>
Payment of benefits		<p>(b) It is expressly provided that all benefits granted by the Fund shall be payable only in India.</p>
Trustees Liability	12.	<p>The Trustees shall however not at any time be made liable for the failure of any Bank, Company, Firm or Corporation or for the dishonesty of any clerk or servant or attorney or other person with whom any part of the Trust property may be deposited or be placed in charge or be liable for any acts or defaults other than their own immediate and wilful, acts, deeds and defaults. The Trustees shall be entitled to be indemnified by the Employer against all proceedings, costs and expenses</p>



  
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		occasioned by any claims in connection with the Trust not arising from their wilful negligence or dishonesty. The Trustees shall be responsible for the recovery/collection from the employer as provided in the Rules. The Trustees shall not be bound at the request of a member to take any proceedings against the Employer for money which such member feels should have been paid by the Employer to the Trustees on such member's account.
Accounts	13.	(a) The Accounts of the Scheme shall be maintained in India and shall contain such particulars and in such form as the Trustees shall think proper and as required by law of all financial transactions of the Scheme.
		(b) As soon as may be after the first day of April in each year, the Trustees shall take a general account of the Assets of the Trust and shall prepare a Receipts and Payments Account showing the receipts, payments, dealings and transactions during the preceeding year termination on the 31 <sup>st</sup> day of March in such form as in considered suitable by the Trustees.
		(c) The Trustees shall appoint auditors who shall have access to all books, papers, vouchers, accounts and documents connected with the Trust and who shall in writing report to the Trustees on the receipts and payments Account. A copy of the Audited Accounts shall be furnished to the Employer and Income Tax Authorities concerned.
Payments on Member's infirmity	14.	If any member or his beneficiary under the Rules shall in the opinion of the Trustees, be unable by reason of mental incapacity or other cause to manage his affairs, the Trustees shall arrange that any payment payable to such Member or beneficiary be paid to any other person in whose charge or custody such member or beneficiary shall be as long as the infirmity lasts and such payment shall be good, sufficient and complete discharge to the Trustees.

**SECTION II : PROVISIONS REGARDING TRUSTEES**

Number of Trustees	15.	The number of trustees shall not be less than two an a Company as defined in sub-clause (I) of sub-section (1) of
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		Section 3 of the Companies Act 1956 shall not be appointed as Trustees without the prior approval of the Commissioner of Income Tax.
Appointment of Trustees to be made by the Employer	16.	The power of appointing the Trustees shall be vested in the Employer who shall in making such appointments observe the limitations laid down in these presents and the Employer shall also have power to fill up at any time any vacancy in the number of Trustees and to remove a Trustee by giving 7 days notice in writing to the Trustee at his last known address and to the continuing Trustees. The Employer shall be under no obligation to fill the vacancy occasioned in respect of any Trustee so removed or any other vacancy in the number of Trustees until it shall think fit and so long as the number of Trustees shall not be less than two and pending the filling in of any vacancy, the continuing Trustees shall have power to Act. A member of the scheme can be appointed as a Trustee of the Fund. The Employer shall appoint as Trustees only persons who are in its employment in India.



  
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Retirement of Trustees	17.	(a) A Trustees may retire at any time on giving seven days notice in writing to the Employer and to the Chairman of the Trustees of his desire to do so.  (b) The Trustees shall be resident in India. The office of any Trustee shall be vacated if the Trustee being a Director or Partner ceases to be a Director or a Partner. The Trustee being up employee ceases to be in the service of the Employer or if he shall permanently leave India or for reasons of illness or infirmity or mental incapacity shall in the opinion of the other Trustees become incompetent or incapable to act.
Obligation on outgoing Trustee to assign policy		(c) In the event of any Trustee ceasing to be a Trustee he shall, if necessary, assign or join in assigning the Master Policy to the continuing Trustees.
Meeting of Trustees and Quorum	18.	The Trustees may meet together for despatch of business and adjourn and otherwise regulate their meetings and proceedings as they may think fit. The meeting shall be deemed to have quorum of two Trustees present at the meeting.
Voting at meeting	19.	The Employer shall nominate one of the Trustees to be the Chairman of the Trustees, who shall preside at the meeting of the Trustees. The Employer shall also appoint a Trustee to be an alternate Chairman who shall act in the absence of the Chairman and exercise all the powers of the Chairman. Each Trustee present at the meeting shall be entitled to one vote on any matter arising thereat and in case of equality of votes the Chairman shall have a second or casting vote.
Decision by Majority	20.	All matters considered at the Meeting shall be decided by a majority of votes. The Trustees shall be at liberty to pass a resolution which shall be evidenced in writing and passed by majority after being circulated.
Trustees power to appoint a Secretary	21.	The Trustees shall have power to appoint any one of the Trustees to act as Secretary of the Fund and the said Secretary may be invested with such powers of management of the Trust as the Trustees may from time to time in their absolute discretion determine. With the consent of the Employer the Trustees shall have power to



*(Signature)*  
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		employ any person or persons to do any legal, accountancy or other work which they may consider necessary or expedient in connection with the management of the Trust or of the assets thereof. It is however provided that no person of the Employer holding directorship shall be paid any remuneration for such service.
Signing of receipts, cheques and correspondence	22.	All correspondence in relation to the operation of these Trusts may be conducted by the Chairman or in his absence by the alternate Chairman & in the absence of both by a Trustee authorised in that behalf by the Trustees. Receipts for moneys received may be signed by the Chairman and in his absence by the alternate Chairman and in the absence of both by the Trustee authorised by the Trustees in that behalf. Cheques on the bank account may be drawn and signed by any two of the Trustees on behalf of all the Trustees. The Trustees shall decide which of the Trustees shall operate the Bank Account on their behalf.
Trustees to sign on behalf of Members	23.	The Chairman and in his absence the alternate Chairman and in the absence of both, any Trustee authorised in this behalf by a resolution of the Trustee shall sign on behalf of the Members or beneficiaries of the Scheme, as the case may be, all proposals, discharges and receipts as may be required under any policy or policies of assurance effected under the Rules hereof as may be administration of the Trust. The Trustees may in their absolute discretion give authority, which authority shall be in writing only signed by all the Trustees, to give a discharge, receipt or acknowledgement for moneys due under the policy to the member or in this event of his death to his beneficiary.
Absence of a Trustee and Power of remaining Trustees	24.	If any Trustee or Trustees shall be temporarily absent from India the Trustees who, shall remain in India shall during such absence have full powers to act under the Trusts hereof as if they were the only Trustees of these presents.
Investment of Fund Moneys	25.	All moneys contributed to the Fund or received or accruing by way of interest or otherwise to the Fund may be deposited in a Post Office Savings Bank Account in India or in a Current Account or in a Savings Account with any scheduled Bank or utilized for the purpose of making contributions under a Group Gratuity Scheme into with the Corporation and to the extent such moneys as are



*(Signature)*  
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		not so deposited or utilized shall be invested in the manner prescribed from time to time in the Rules 67(2) and 101 of Income Tax Rules, 1962.
Trustees to register securities in the name of a Trust	26.	It shall be obligatory on the Trustees to register the Trust as the holders of any securities constituting investments belonging to the Trust.

**SECTION III – WINDING UP OF THE TRUST FUND**

27.	<p>i) The Trust Fund shall be wound up only with the prior approval of the Commissioner of Income Tax concerned. Upon the winding up or dissolution of the Employer's Establishment as a whole (unless such winding up or dissolution is for the purpose of amalgamation, reconstitution or reconstruction), application for approval of winding up of the Fund shall be made within reasonable time but not exceeding six months of the winding up of the Company / Establishment.</p> <p>ii) For the purpose of the winding up of the Fund, the Trustees shall first realise the value of the Assets of the Fund including the value of the Master Policy held by them and the amounts so realised shall be allocated in the manner described below to the Members who are, in the service of the Employer on the date of winding up of Fund after meeting the liabilities in respect of the outstanding Claims, if any, pertaining to the Members who ceased to be in the service of the Employer prior to the date of such winding up.</p> <p>iii) The Trustees shall then ascertain the amount of Gratuity accruing and due</p>
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(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
Institute of Pharmaceutical Education & Research  
Borgaon (Meghe), Wardha


to all the Members of the Fund according to the provisions of the Rules by reference to the Salary of the Members as on the date of winding up and the length of service completed by them.

If the total amount realised exceeds the total liability in respect of gratuity ascertained as above, the Trustees shall earmark for each Member, the amount of gratuity accrued and due to him under the Rules out of the moneys realised and utilise the excess to provide additional benefits to the Members in proportion to their accrued benefits. If the amount so realised is less than the said accrued gratuity, as aforesaid, the total amount shall be allocated to each Member in proportion to his accrued gratuity.

Provided always that the Trustees shall obtain prior approval of & subject to such conditions as may be imposed by the Commissioner of Income Tax in regard to the arrangements to be made by them for winding up of the Fund.


- iv) Notwithstanding anything whatsoever stated in the foregoing paragraphs, the Trustees shall have absolute and uncontrolled discretion to consult an Actuary and adopt any other methods or principles for the winding up of the fund or make such arrangements or enter into such agreements as they may deem fit and as shall in the opinion of the Trustees serve as far as may be the wishes of the Members and beneficiaries, PROVIDED THAT any such arrangements or agreement shall be made only after obtaining the prior



  
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(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
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Borgaon (Meghe), Wardha

The Common Seal/Stamp of **Institute of Pharmaceutical Education And Research Employees Group Gratuity Trust** has been hereunto affixed in the presence of **Dr. Nitin R. Dhande , President** under the authority of the Resolution of the Board of Directors 29<sup>th</sup> October 2018.

**WITNESS :**

1) Signed, sealed and delivered by the above named  
**Adv. Uday Deshmukh , Vice President**

  
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2) Signed, sealed and delivered by the above named  
**Dr. Hemant Deshmukh, Treasurer**

  
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3) Signed, sealed and delivered by the above named  
**Shri. Yuvrajsing Choudhari, Secretary**

  
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4) Signed, sealed and delivered by the above named  
**Dr. Rajendra O. Ganjiwale , Principal**

  
-----

one of the Trustees in the presence of  
**Dr. Nitin R. Dhande , President**

  
-----



  
(Dr. R. O. Ganjiwale)  
Principal  
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Borgaon (Meghe), Wardha

**Vidarbha Youth Welfare Society's**  
**INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH**  
**Borgaon (Meghe), Wardha 442001 (M. S.)**

**INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH, BORGAON (MEGHE), WARDHA**  
**REVISED LIST OF EMPLOYEES FOR GRATUTY ( 2021 - 2022 )**

Teaching Staff :-

Date : 17/03/2022

Sr. No.	Name of Employee	Designation	DOB	DOJ	Salary			Retirement Age Year
					Basic	D A	Total	
1	Dr. R. O. Ganjiwale	I/C Principal	10-12-66	08-01-92	72380	118703	191083	60
2	Dr. S. J. Dighade	Professor	04-12-76	03-01-03	53370	72538	125908	60
3	Dr. L. G. Rathi	Asso. Prof.	09-02-77	01-01-03	62420	102369	164789	60
4	Dr. M. P. Puranik	Asso. Prof.	06-12-68	09-01-94	72380	118703	191083	60
5	Dr. S. A. Khan	Prof.	03-04-74	08-01-02	71260	116866	188126	60
6	Mr. G. D. Dahikar	Asst. Prof.	10-11-78	09-01-04	33730	55317	89047	60
7	Mr. S. P. Dewani	Asst. Prof.	11-09-78	17-06-05	32730	53694	86424	60
8	Dr. D. J. Singhavi	Asst. Prof.	10-04-79	14-08-06	49240	80754	129994	60
9	Ms. S. P. Gautam	Asst. Prof.	07-01-72	16-08-06	32740	53694	86434	60
10	Dr. J. S. Wankhede	Asst. Prof.	22-11-80	16-06-08	30850	50594	81444	60
11	Dr. N. A. Karande	Asst. Prof.	04-07-85	08-01-09	29950	49118	79068	60
12	Mr. A. J. Deshmukh	Asst. Prof.	10-11-82	01-07-09	28220	46281	74501	60
13	Dr. B. R. Gandhare	Asso. Prof.	12-01-83	05-03-19	46400	76096	122496	60
14	Ms. S. D. Tiple	Asst. Prof.	26-06-90	12-10-20	22250	36490	58740	60
15	Mr. A. S. Kediya	Asst. Prof.	09-09-84	12-10-20	22250	36490	58740	60
16	Mr. A. B. Budhrani	Asst. Prof.	13-03-90	12-10-20	22250	36490	58740	60
17	Dr. D.M.Awari	Asst. Prof.	12-12-75	07-07-21	21600	35424	57024	60
18	Dr. A. A. Tannirwar	Asso. Prof.	10-08-79	02-08-21	46400	76096	122496	60

Non Teaching Staff :-

Sr. No.	Name of Employee	Designation	DOB	DOJ	Salary			Retirement Age Year
					Basic	D A	Total	
1	Mr. C.S. Chaudhari	Store keeper	18-07-65	08-01-92	17390	28520	45910	58
2	Mrs. A. A. Karlekar	Asst. Lib.	12-11-68	09-01-95	19550	32062	51612	58
3	Mr. A. W. Bhaik	Comp. Prog.	24-09-64	09-01-95	21820	35785	57605	58
4	Mr. P. B. Ankar	Lab Tech.	24-07-74	09-01-95	16320	26765	43085	58
5	Mr. S. D. Dharpure	Lab Tech.	07-03-73	08-01-97	15950	26158	42108	58
6	Mr. V. M. Dahiwalkar	Lab Tech.	05-09-76	08-01-97	15950	26158	42108	58
7	Mr. N. J. Sontakke	Lab Tech.	16-12-75	08-01-97	15950	26158	42108	58
8	Mr. G. T. Umate	Lab Asst.	23-09-69	05-03-07	12330	20221	32551	58
9	Mr. P. R. Tale	A/C Clerk	30-03-73	02-01-11	11080	18171	29251	58
10	Mr. G. P. Jarwarkar	Lab Attendent	28-07-73	09-01-94	14600	23944	38544	60
11	Mr. N. W. Deodhe	Lab Attendent	07-12-74	07-01-00	11640	19090	30730	60
12	Mr. R. S. Matkar	Lab Attendent	11-07-72	07-01-00	11640	19090	30730	60
13	Ms. V. P. Dhande (Mrs.)	Jr. Clerk	23-01-65	11-01-09	10860	17810	28670	58
14	Mr. N. H. Raut	Driver	29-09-70	09-01-94	8900	14596	23496	60
15	Mr. D. C. Deotale	Electrician	26-11-76	05-01-13	9930	16285	26215	60
16	Mr. Sheikh Kasamlal	Driver	15-07-68	02-01-09	9300	15252	24552	60
17	Mr. M. Jamil M. Nazir	Driver	05-09-87	10-01-15	8500	13940	22440	60
18	Mr. S. K. Deodhe	Peon	14-12-80	05-01-12	7950	13058	21008	60
19	Mr. A. B. Wankhede	Driver	10-03-90	04-01-17	8010	13136	21146	60
20	Mrs. M. Y. Ghogre	Asst. Lib.	21-07-79	03-01-18	12060	19778	31838	58
21	Mrs. S. R. Ghogre	Jr. Clerk	12-01-79	06-01-19	8210	13464	21674	58
22	Smt. M. M. Deshmukh	Lab Asst.	12-06-73	21-07-19	8210	13464	21674	58
23	Mr. N. K. Tapre	Jr. Clerk	26-06-89	01-11-21	7730	12677	20407	58

(Dr. R.O. Ganjiwale)

Principal

**I/C, PRINCIPAL**  
**Institute of Pharmaceutical Education & Research**  
**Borgaon (Meghe), Wardha**



(Dr. R. O. Ganjiwale)

Principal

**PRINCIPAL**  
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**Borgaon (Meghe), Wardha**

## IPER POLICY



  
(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
Institute of Pharmaceutical Education & Research  
Borgaon (Meghe), Wardha

**Vidarbha Youth Welfare Society's**  
**INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH**  
**Borgaon (Meghe), Wardha 442001 (M. S.)**



ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

**GROUP HEALTH (FLOATER) INSURANCE**  
**CUSTOMER INFORMATION SHEET**

**DISCLAIMER NOTE:** The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Customer Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

S. NO.	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Product Name	<b>GROUP HEALTH (FLOATER) INSURANCE</b>	
2.	What am I Covered for?	The policy provides indemnification of medical expenses incurred by the Insured during day care treatment, hospitalization, domiciliary hospitalization, for any illness or injury suffered during the Policy Period.	a. Policy schedule
3.	Optional Add On Covers	<ul style="list-style-type: none"><li>• Cover for Pre-Existing Diseases</li><li>• Maternity Expenses</li><li>• Out Patient Department (OPD) Expenses</li><li>• HIV</li><li>• Cost of Prescribed External Medical Aid</li><li>• Baby Day One Cover</li><li>• Critical Illnesses Cover</li><li>• Travel Expenses For Medical Treatment</li><li>• Dental Expenses</li><li>• Cover for Alternate Methods Of Treatment</li><li>• Donor Expenses</li><li>• Ambulance Charges</li><li>• Pre and Post Hospitalization</li><li>• Health Check-Up</li><li>• Disease-Wise Sub-Limit</li><li>• Domiciliary Hospitalization</li><li>• Treatment Outside India</li><li>• Convalescence Benefit</li><li>• Loss of Wages/Salary Due To Hospitalization (Hospital Daily Cash Allowance)</li><li>• Cover for Allied Hospital Charges</li><li>• Limit on Room Rent, Nursing Charges, Consultation Fees, Diagnostic Charges, OT Charges etc.</li><li>• Wellness &amp; Preventive Care</li></ul>	d. Benefits covered under the policy
4.	Waiting Period	<ul style="list-style-type: none"><li>• Initial Waiting Period</li><li>• Pre Existing Disease: 1 year</li><li>• Specific Waiting Periods</li><li>• Maternity Expenses: 9 months</li></ul>	e. Exclusions
5.	What are the major exclusions in the Policy	<ul style="list-style-type: none"><li>• Pre-Existing Diseases</li><li>• Circumcision, plastic surgery</li><li>• Cost of spectacles, contact lenses, hearing aids, etc.</li><li>• Dental treatment or surgery of any kind unless requiring hospitalisation.</li><li>• Convalescence, Sterility, general debility,</li></ul>	e. Exclusions

CIN : L67200MH2000PLC129408

UIN : ICIHLP21381V05202



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		<ul style="list-style-type: none"> <li>International self-injury and use of intoxicating drugs and/or alcohol</li> <li>Voluntary medical termination of pregnancy during the first 12 weeks from the date of conception</li> <li>Naturopathy treatment</li> <li>(Note: the above is the partial listing of the policy exclusions. Please refer to the policy clauses for the full listings)</li> </ul>	
6.	Payment Basis	<ul style="list-style-type: none"> <li>Cashless or Reimbursement claims of covered medical expenses up to specified Sum Insured as per the scope of cover</li> </ul>	g. Other terms & conditions
7.	Loss Sharing	<ul style="list-style-type: none"> <li>In case of a claim, this policy requires you to share the following costs:</li> <li>Expenses exceeding the sub limits</li> <li>Room/ICU charges</li> </ul>	a. Policy schedule
8.	Renewal Conditions	<ul style="list-style-type: none"> <li>The Policy can be renewed as a separate contract under the then prevailing ICICI Lombard Group Health (Floater) Insurance product or its nearest substitute (in case the product ICICI Lombard Group Health (Floater) Insurance is withdrawn by the Company) approved by IRDA.</li> <li>The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured.</li> </ul>	f. General Terms and Clauses
9.	Cancellation	<ul style="list-style-type: none"> <li>The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, misdescription or non-disclosure of any material fact.</li> <li>Insured or the Company may cancel this Policy by giving the Company or the insured, as the case may be, 15 days written notice for the cancellation of the Policy, and then the Company shall refund premium on short term rates (if initiated by the insured) or pro rata rates (if initiated by the Company) for the unexpired Policy Period. The Company shall follow the below short period scale unless otherwise mutually agreed.</li> </ul>	f. General Terms and Clauses
10.	Claims	<ul style="list-style-type: none"> <li><b>For Cashless Service</b></li> <li>Cashless treatment is only available at our Network Providers. Please refer <a href="http://www.icicilombard.com">www.icicilombard.com</a> for updated list of our Network Providers</li> <li><b>For Reimbursement of claim</b></li> <li>Claims should be intimated 48 hours prior to Hospitalization or within 24 hours post admission in case of emergency</li> <li>Document to be submitted within 30 days from the date of completion of treatment</li> </ul>	g. Other terms & conditions
11.	Policy Servicing/Grievances/Complaints	<ul style="list-style-type: none"> <li>Call the Company at the toll free number 1800 2666 or email us at <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a></li> <li>In case of Insured is not satisfied, he/she may approach us at the sub section "Grievance Redressal" on <a href="http://www.icicilombard.com">www.icicilombard.com</a>. Otherwise the Insured may use IGMS</li> <li>If the issue remains unresolved, Insured may approach Ombudsman</li> </ul>	g. Other terms & conditions
12.	Insured's Obligations	<ul style="list-style-type: none"> <li>Disclosure of Material Information during the Policy Period</li> </ul>	f. General Terms and Clauses



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 Borgaon (Meghe), Wardha

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**INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH**  
**Borgaon (Meghe), Wardha 442001 (M. S.)**

CIN : L67200MH2000PLC129408

UIN : ICILGP21381V05202



ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

4016/152229490/03/0

**GROUP HEALTH (FLOATER) INSURANCE**

UIN- ICILGP21381V052021 Mi:

**a. Policy Schedule**

> Insured Details	
Policy Number	: 4016 152229490 03 000
Issued At	: MUMBAI
Name of the Insured	: INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH
Mailing Address of the Insured	: Iper 41 Borgaon Meghe Wardha, Wardha, Maharashtra Pin 442001
Intermediary Details	
Agency/Broker Code	: ILG38592
Agency/Broker Name	: PRASHANT BABARAO PATANKAR
Agent's/Broker's Mobile No.	: 9822703703
Agent's/Broker's Email ID	: prashant.p@gmail.com

> Policy Details	
Period of Insurance	: From : 00:00 Hours of January 01, 2022 To : Midnight of December 31, 2022
Product	: GHI Floater
Total Lives Insured	: 40
Sum Insured	: Rs. 4,000,000.00
Details of Person Insured	: As per Annexure
Premium Computation	
Basic Premium	: Rs. 135,484.00
Stamp Duty	: (Rs.) 01.00



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4016/15229490/03/0

**GROUP HEALTH (FLOATER) INSURANCE**

\*Total Premium : (Rs.) 159,872.12

\*Premium value mentioned above is inclusive of taxes applicable

**Coverages**

1	Family Definition	: Employee covered under policy.
2	Special Condition	: Policy also covers hospitalization arising out of Psychiatric ailments within a limit of 'Rs.' 30000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of 'Rs.' 35000. The coverage for treatment of mental illness is also covered upto Rs 30000 within the sum insured.
3	Day Care Procedures	: Day Care Procedures are Covered as per the standard list
4	Special Condition 7	: Internal Congenital disease is covered and External congenital disease is covered in life threatening situation.
5	Transaction	: Renewal
6	Pre-Post Hospitalisation	: Pre Hospitalisation and Post Hospitalisation for 60-90 days respectively are covered.
7	Special Condition 4	: Air Ambulance is covered upto Rs 100,000 or family sum insured whichever is less.
8	ID Cards	: Physical Health Card to be issued
9	Co-Payment	: For employee only 0% co-pay for all claims.
10	Health Assistance Services	: Health Assistance is a dedicated medical care service that assists you in all your health related queries for identifying Specialist/Hospital/fixing an appointment with Doctors/Nutritionist /facilitating 2nd opinion, etc. To avail this facility please call our Helpline a 040 6627 4205 (9:30 am to 6 pm Mon to Sat, excluding public holidays) or write to healthassistance@icicilombard.com.
11	Domiciliary Hospitalisation	: Excluded
12	Termination	: Policy will cease to be in effect from the date of termination of relationship with the organization.
13	Mid-Term Inclusion	: Mid Term Inclusion of Newly Joined Employees Only
14	Claim Intimation and Network clause	: All Reimbursement Claims must be intimated to ILHC within 24 hrs of Admission, except for Accidental claims. If the member is getting admitted in any network hospital and filing for reimbursement claims such claims will be settled to members with 15% co-pay.
15	Last year claim details	: Last year claim paid amount is 'Rs.' 508000 and outstanding amount is 'Rs.' 0 as on 19-SEP-21 in expiring policy
16	Service Category	: Both (Cashless + Reimbursement)
17	OPD/IPD	: IPD
18	Sum Insured	: SI is restricted to 'Rs.' 100000 per family during the policy period as per annexure attached herewith.
19	Add-Del of Lives	: Premium to be charged on Pro Rata Basis for addition/deletion endorsement. No Refund for deletion-if lives less than minimum required and if insured has claimed during policy
20	Reasonable and Customary Charges	: Reasonable and Customary Charges will be applied on re-imbursement claims from non network hospitals where medical treatment taken by the Insured Person during the Policy Period following an Illness or Injury that occurs during the Policy Period, subject to availability of the Sum Insured and any specific limits specified in the Schedule of Benefits and the terms, conditions and exclusions specified in the Policy document.
21	Policy Construct	: Employer Employee
22	Room Rent	: 1% of SI(100000) maximum upto 'Rs.' 3500 for Normal and 2% of SI(100000) maximum upto 'Rs 5000 for ICU (inclusive of nursing charges) . If insured is admitted in a higher category, the insured will bear difference of all medical expenses as in final hospital bill in same proportion.
23	Age Band	: 91 days to 80 years
24	Ambulance Service	: Ambulance Charges limited to Rs 1000 per person.



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4016/15229490/03/0

**GROUP HEALTH (FLOATER) INSURANCE**

25	Exclusion	: Septoplasty, Infertility and Related Ailments incl.'Male sterility'; Treatment on trial/experimenta basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; An; device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring ar outside the scope of the policy.
26	Pre-Existing Disease	: Pre-Existing diseases are covered
27	Claim submission clause	: Claim must be filed within 30 days from the date of completion of treatment. However, th Company may at its discretion consider waiver based on merits of the claim, where there is delay i intimation or in submission of documents due to unavoidable circumstances and it is proved tha the delay was for reasons beyond the control of the insured and under the circumstances in whic the insured was placed it was not possible for him or any other person to give such notice or fil claim within the prescribed time-limit
28	Special Condition 1	: Lasik Surgery is covered if correction index is +/-6.5
29	Special Condition 2	: Terrorism is covered
30	Special Condition 5	: Attendant charges are cover upto Rs 5,000 (Per life incase case of Employee only policy or else it' Per Family within Family sum insured) if length of stay for the patient is more than 5 days. Ad on covers cost pertaining to boarding and lodging of the attendant in a hospital/location prescribe by treating Medical Practitioner on reimbursement basis by presenting original Bills for each cos incurred.
31	Special Condition 6	: Lucentis is covered upto Rs 50,000 Per family within the Sum Insured
32	Special Condition 8	: 50% Co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment shal be restricted to 50% of the SI.
33	Portability	: Portability is available on this product as per IRDA directive and product features
34	1st year Exclusion	: Waive off
35	30 Days Waiting Period	: Waive off
36	9 months waiting period	: Not Applicable
37	Domiciliary Hospitalization	: Excluded
38	Pre-Post Hospitalization	: 60-90days

**Disease Wise Sublimit**

S No.	Diseases	Metro Locations	Non Metro Locations
1	Hydrocele	Rs. 18000	Rs. 14400
2	Piles	Rs. 19200	Rs. 15600
3	Appendix	Rs. 24000	Rs. 19200
4	Hernia	Rs. 24000	Rs. 19200
5	Gall Bladder Surgery	Rs. 30000	Rs. 25200
6	Eye Related	Rs. 30000	Rs. 25200
7	Hysterectomy	Rs. 33600	Rs. 28800
8	Kidney Stone (Incl Dj Stent Removal For Same Stone)	Rs. 40000	Rs. 35000
9	Joint Replacement Including Vertebral Joints	Rs. 100000	Rs. 90000

**Conditions**

1.	No. of Employees	: 40
2.	No. of Dependants	: 0
3.	Third Party Administrator (TPA)/ In house	: IL Health Care For TPA Address and Contact details please visit our website <a href="http://www.icicilombard.com">www.icicilombard.com</a> (Downlo Section)



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4016/15229490/03/0

**GROUP HEALTH (FLOATER) INSURANCE**

CIN : L67200MH2000PLC129408

UIN :ICIHLP21381V05202



  
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4016 152229490 03 06

**GROUP HEALTH (FLOATER) INSURANCE**

Policy shall stand cancelled ab initio in the event of non realisation of the premium.

Disclaimer: This document to be read in conjunction with the Schedule II & Schedule III of the policy.

GSTIN Reg. No : 27AAACI7904G1ZN

IL GIC GSTIN Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK  
TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN SAC code : 997133 GENERAL INSURANCE SERVICES

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited at Mumbai on January 01, 2022.

**Authorised Signatory**  
ICICI Lombard General Insurance Company Ltd.

CIN : L67200MH2000PLC129408

UIN :ICIHLP21381V05202



(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
Institute of Pharmaceutical Education & Research  
Borgaon (Meghe), Wardha

**CORPUS FUND**




  
(Dr. R. O. Ganjiwale)  
Principal  
PRINCIPAL  
Institute of Pharmaceutical Education & Research  
Borgaon (Meghe), Wardha

**Vidarbha Youth Welfare Society's**  
**INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH**  
**Borgaon (Meghe), Wardha 442001 (M. S.)**

IPER_Bpharm				
( Financial Year : 01/04/2021 To 31/03/2022)				
LEDGER BOOK				
IPER Corpus Fund A/c				
Page No.: 1				
Ref V. No	Narration	Debit	Credit	Balance
<i>Opening Balance ...</i>				
09/02/2022, Wednesday				
R-2	Received vide recpt. nos. 65959 to 65964.		52,229.00	52,229.00 Cr
10/02/2022, Thursday				
R-2	Received vide recpt. nos. 65965 to 65975.		114,608.00	166,837.00 Cr
11/02/2022, Friday				
R-1	Received vide recpt. nos. 65976 to 65987.		88,424.00	255,261.00 Cr
12/02/2022, Saturday				
R-2	Received vide recpt. nos. 65988 & 65989.		31,606.00	286,867.00 Cr
15/02/2022, Tuesday				
R-2	Received vide recpt. no. 65990 from Mr. A. S. Kadiya.		2,340.00	289,207.00 Cr
16/02/2022, Wednesday				
R-1	Received vide recpt. nos. 65991 & 65992.		4,000.00	293,207.00 Cr
19/03/2022, Saturday				
R-2	Received vide recpt. no. 65993 from Dr. N. A. Karande.		6,672.00	299,879.00 Cr
22/03/2022, Tuesday				
R-3	Received vide recpt. no. 65994 from Mr. G. P. Jarwarkar.		3,500.00	303,379.00 Cr
26/03/2022, Saturday				
R-1	Received vide recpt. no. 65995 from Mr. S. D. Dharpure		7,518.00	310,897.00 Cr
30/03/2022, Wednesday				
R-4	Received vide recpt. no. 65996 from Mr. N. J. Sontakke.		7,518.00	318,415.00 Cr
<i>Closing Balance .....</i>				318,415.00 Cr
<b>Total Rs</b>			<b>318415.00</b>	

  
**PRINCIPAL**  
**Institute of Pharmaceutical Education & Research**  
**Borgaon (Meghe), Wardha**



  
**(Dr. R. O. Ganjiwale)**  
**Principal**  
**PRINCIPAL**  
**Institute of Pharmaceutical Education & Research**  
**Borgaon (Meghe), Wardha**