

Date: 16 NOV 2024

To,
LIC of India
Branch Office
31B

Proposal No. 6241

Name of the Life to be assured SOHAN LAL

The Life to be assured was identified on the basis of AADHAR CARD

I have satisfied myself with regard to the identity of the Life to be assured before conducting tests / examination for which reports are enclosed. The Life to be assured has signed as below in my presence.

(u)

Dr. HEMANT KAPOOR
MD, DPB
Consultant Pathologist
DMC Regd. No. 36636

Signature of the Pathologist/ Doctor

Name: DR. HEMANT KAPOOR

I confirm, I was on fasting for last 10 (ten) hours. All the Examination / tests as mentioned below were done with my consent.

Sohan Lal

(Signature of the Life to be assured)

Name of life to be assured: SOHAN LAL

Reports Enclosed:

Sr. No	Reports Name	Sr. No	Reports Name
1	<input checked="" type="checkbox"/> FMR	9	<input checked="" type="checkbox"/> Lipidogram
2	<input checked="" type="checkbox"/> Rest ECG with Tracing	10	BST (Blood Sugar Test-Fasting & PP) Both
3	Haemogram	11	Hba1c
4	<input checked="" type="checkbox"/> Hb%	12	<input checked="" type="checkbox"/> FBS (Fasting Blood Sugar)
5	SBT-13	13	PGBS (Post Glucose Blood Sugar)
6	Elisa for HIV	14	CTMT with Tracing
7	<input checked="" type="checkbox"/> RUA	15	Proposal and other documents
8	Chest X-Ray with Plate (PA View)		

16. Questionnaires: NO

17. Others (Please Specify) NO

Remarks of Health Assure PVT LTD

Authorized Signature, _____



MEDICAL EXAMINER'S REPORT
Form No LIC03-001(Revised 2020)

Branch Code:
Proposal/ Policy No: 6241
MSP name/code :
Date & Time of Examination: 16/11/2024
Medical Diary No & Page No:

Mobile No of the Proposer/Life to be assured: 9250875876
Identity Proof verified: AADHAR CARD ID Proof No. XXXX XXXX 5933
(In Case of Aadhaar Card , please mention only last four digits)

[Note: Mobile number and identity proof details to be filled in above . For Physical MER, Identity Proof is to be verified and stamped.]

For Tele/ Video MER, consent given below is to be recorded either through email or audio/video message. For Physical Examination the below consent is to be obtained before examination.

"I would like to inform that this call with/ visit to Dr. HEMANT KAPUR (Name of the Medical Examiner) is for conducting your Medical Examination through Tele/ Video/ Physical Examination on behalf of LIC of India".

Sohan Lal
Signature/ Thumb impression of Life to be assured
(In case of Physical Examination)

1	Full name of the life to be assured: <u>SOHAN LAL</u>	
2	Date of Birth: <u>20/08/1972</u> Age: <u>52</u>	Gender: <u>M</u>
3	Height (In cms): <u>171</u> Weight (in kgs) : <u>71</u>	
4	Required only in case of Physical MER	
	Pulse : <u>78</u>	Blood Pressure (2 readings): 1. Systolic <u>118</u> Diastolic <u>79</u> <u>③ 121/82</u> 2. Systolic <u>120</u> Diastolic <u>81</u>
ASCERTAIN THE FOLLOWING FROM THE PERSON BEING EXAMINED		
If answer/s to any of the following questions is Yes, please give full details and ask life to be assured to submit copies of all treatment papers, investigation reports, histopathology report, discharge card, follow up reports etc. along with the proposal form to the Corporation		
5	a. Whether receiving or ever received any treatment/ medication including alternate medicine like ayurveda, homeopathy etc ? b. Undergone any surgery / hospitalized for any medical condition / disability / injury due to accident? c. Whether visited the doctor any time in the last 5 years ? If answer to any of the questions 5(a) to (c)) is yes - i. Date of surgery/accident/injury/hospitalisation ii. Nature and cause iii. Name of Medicine iv. Degree of impairment if any v. Whether unconscious due to accident, if yes, give duration	<u>NO</u>
6	In the last 5 years, if advised to undergo an X-ray/ CT scan / MRI / ECG / TMT / Blood test / Sputum/Throat swab test or any other investigatory or diagnostic tests ? Please specify date , reason ,advised by whom & findings.	<u>NO</u>
7	Suffering or ever suffered from Novel Coronavirus (Covid-19) or experienced any of the symptoms (for more than 5 days) such as any fever, Cough, Shortness of breath, Malaise (flu-like tiredness), Rhinorrhea (mucus discharge from the nose), Sore throat, Gastro-intestinal symptoms such as nausea, vomiting and/or diarrhoea, Chills, Repeated shaking with chills, Muscle pain, Headache, Loss of taste or smell within last 14 days. If yes provide all investigation and treatment reports	<u>No</u>

8	<p>a. Suffering from Hypertension (high blood pressure) or diabetes or blood sugar levels higher than normal or history of sugar /albumin in urine?</p> <p>b. Since when, any follow up and date and value of last checked blood pressure and sugar levels?</p> <p>c. Whether on medication? please give name of the prescribed medicine and dosage</p> <p>d. Whether developed any complications due to diabetes?</p> <p>e. Whether suffering from any other endocrine disorders such as thyroid disorder etc.?</p> <p>f. Any weight gain or weight loss in last 12 months (other than by diet control or exercise)?</p>	No
9	<p>a. Any history of chest pain, heartattack, palpitations and breathlessness on exertion or irregular heartbeat?</p> <p>b. Whether suffering from high cholesterol?</p> <p>c. Whether on medication for any heart ailment/ high cholesterol? Please state name of the prescribed medicine and dosage.</p> <p>d. Whether undergone Surgery such as CABG, open heart surgery or PTCA?</p>	No
10	Suffering or ever suffered from any disease related to kidney such as kidney failure, kidney or ureteral stones, blood or pus in urine or prostate?	No
11	Suffering or ever suffered from any Liver disorders like cirrhosis, hepatitis, jaundice, or disorder of the Spleen or from any lung related or respiratory disorders such as Asthma, bronchitis, wheezing, tuberculosis breathing difficulties etc.?	No
12	Suffering or ever suffered from any Blood disorder like anaemia, thalassemia or any Circulatory disorder?	No
13	Suffering or ever suffered from any form of cancer , leukaemia, tumor, cyst or growth of any kind or enlarged lymph nodes?	No
14	Suffering or ever suffered from Epilepsy, nervous disorder , multiple sclerosis, tremors, numbness, paralysis, brain stroke?	No
15	Suffering or ever suffered from any physical impairment / disability /amputation or any congenital disease/abnormality or disorder of back, neck, muscle, joints, bones, arthritis or gout?	No
16	Suffering or ever suffered from Hernia or disorder of the Stomach / intestines, colitis, indigestion, Peptic ulcer, piles, or any other disease of the gall bladder or pancreas?	No
17	<p>a. Suffering from Depression/Stress/ Anxiety/ Psychosis or any other Mental / psychiatric disorder?</p> <p>b. Whether on treatment or ever taken any treatment, if yes, please give details of treatment, prescribed medicine and dosages</p>	No
18	Is there any abnormality of Eyes (partial/total blindness),Ears (deafness/ discharge from the ears), Nose, Throat or Mouth,teeth, swelling of gums / tongue, tobacco stains or signs of oral cancer?	No
19	Whether person being examined and/ or his/her spouse/partner tested positive or is/ are under treatment for HIV /AIDS/ Sexually transmitted diseases (e.g. syphilis, gonorrhoea, etc.)	No
20	Ascertain if any other condition / disease / adverse habit (such as smoking/ tobacco chewing/ consumption of alcohol/drugs etc) which is relevant in assessment of medical risk of examinee.	No

For Female Proponents only		← NA →
i.	Whether pregnant? If so duration.	
ii	Suffering from any pregnancy related complications	
iii	Whether consulted a gynaecologist or undergone any investigation, treatment for any gynaec ailment such as fibroid, cyst or any disease of the breasts, uterus, cervix or ovaries etc. or taken / taking any treatment for the same	

FROM MEDICAL EXAMINER'S OBSERVATION/ASSESSMENT WHETHER LIFE TO BE ASSURED APPEARS MENTALLY AND PHYSICALLY HEALTHY	FIT (YES)
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Declaration

You Mr/Ms SOHAN LAL declare that you have fully understood the questions asked to you during the call / Physical Examination and have furnished complete, true and accurate information after fully understanding the same. We thank you for having taken the time to confirm the details. The information provided will be passed on to Life Insurance Corporation of India for further processing.

Sohan Lal

Signature/ Thumb impression of Life to be assured
(In case of Physical Examination)

I hereby certify that I have assessed/ examined the above life to be assured on the ___ day of 16/11/2024 vide Video call / Tele call/ Physical Examination personally and recorded true and correct findings to the aforesaid questions as ascertained from the life to be assured.

Place: NEW DELHI
Date:
Stamp: 16/11/2024

(u)
Signature of Medical Examiner
Name & Code No:

Dr. HEMANT KAPOOR
MD, DPB
Consultant Pathologist
DMC Regd. No. 35636

भारत सरकार
Government of India

सोहन लाल
Sohan Lal
जन्म तिथि/DOB: 20/08/1972
पुरुष/ MALE

मेरा आधार, मेरी पहचान

2762 2242 5933
VID: 9144 2478 5490 1339



Dr. HEMANT KAPOOR
MD, DPB
Consultant Pathologist
DMC Regd. No. 36636

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

पता:
C/O नृथु राम, आरजेडए 104, इन्द्रा पार्क, प्रजापति
कालोनी, उत्तम नगर, पश्चिम दिल्ली,
दिल्ली - 110059

Address:
C/O Nathu Ram, RZA 104, Indra Park,
Prajapati Colony, Uttam Nagar, West
Delhi - 110059

मेरा आधार, मेरी पहचान

2762 2242 5933
VID: 9144 2478 5490 1339



Dr. HEMANT KAPOOR
MD, DPB
Consultant Pathologist
DMC Regd. No. 36636


1441-A, WARD NO.-1, (Opp. R.H.T.C),
NAJAFGARH, NEW DELHI-110043
Tel : 011-41500010
Mob : +91-8588864117 / 136
Email : doctorsdiagnostic1996@gmail.com
Website : www.doctorsdiagnosticcentre.in

Excellence In Diagnostics & Healthcare Services

DDC DOCTORS DIAGNOSTIC CENTRE

Consultant Pathologist
DR. HEMANT KAPOOR
MD, DPB (Pathology)

Consultant Radiologist
DR. BIPUL BISWAS
MD (Radiology)


Dr. HEMANT KAPOOR
MD, DPB
Consultant Pathologist
DMC Regd. No. 36636



GPS Map
Camera Lite

4445/1, Najafgarh Rd, Jatav Mohalla, Najafgarh, New Delhi, Delhi,
110043, India

Longitude
76.9852012°
Altitude 220 meters
Saturday, 16.11.2024

Latitude
51.39085°
08:57:11 AM
03:27:11 AM

1441-A, WARD NO.-1, (Opp. R.H.T.C),
NIAFGARH, NEW DELHI-110043
Tel : 011-41500010
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Website : www.doctorsdiagnosticcentre.in



DDC DOCTORS DIAGNOSTIC CENTRE

Excellence In Diagnostics & Healthcare Services

Consultant Pathologist
DR. HEMANT KAPOOR
MD, DPB (Pathology)

Consultant Radiologist
DR. BIPUL BISWAS
MD (Radiology)

Lab NO	072411160002	Sr.No	501
NAME	MR.SOHAN LAL	Ref. BY	LIC
Age / Sex	52 YRS/MALE	Sample Coll DATE	16/Nov/2024 08:47AM
S/O	NATHU RAM	Approved ON	16/Nov/2024 01:46PM
DATE	16/Nov/2024 08:44AM	Printed ON	16/Nov/2024 01:46PM
R A 1550			

Test Name	Result	Status	Bio. Ref. interval	Unit
HAEMATOLOGY				
Haemoglobin, Whole Blood EDTA				
Haemoglobin (Hb) <i>Method : Cyanmeth Photometry</i>	15.1		13.00-18.00	gm/dl

DR. JAI PRABHAN
MBBS, MD

Printed By: **REPORT PATHOLOGIST**

Report
DR. HEMANT
MD, DPB
PATHOLOGIST

o
CHECKED
TECHNICAL OFFICER

Page 1 of 5



Excellence In Diagnostics & Healthcare Services

Consultant Pathologist
DR. HEMANT KAPOOR
MD, DPB (Pathology)

Consultant Radiologist
DR. BIPUL BISWAS
MD (Radiology)

Lab NO	072411160002	Sr.No	501
NAME	MR.SOHAN LAL	Ref. BY	LIC
Age / Sex	52 YRS/MALE	Sample Coll DATE	16/Nov/2024 08:47AM
S/O	NATHU RAM	Approved ON	18/Nov/2024 11:13AM
DATE	16/Nov/2024 08:44AM	Printed ON	18/Nov/2024 12:08PM
		B A 1550	

Test Name	Result	Status	Bio. Ref. interval	Unit
BIOCHEMISTRY				
BLOOD SUGAR FASTING (FBS), Sod.Fluoride				
Blood Sugar Fasting <small>Method : GOD/POD</small>	120	High	70-110	mg/dL
Urine for Glucose	NIL			

ADVISE :- BLOOD SUGAR PP & HbA1C FOR CONFIRMATION.

NOTE:

- The diagnosis of Diabetes requires a fasting plasma glucose of ≥ 126 mg/dl and /or a random/ 2hr postglucose value of ≥ 200 mg/dL on least 2 occasions.
- Very high glucose levels (> 450 mg/dl in adults) may result in diabetic ketoacidosis & is considered critical.

Interpretation: (As per WHO guidelines)

Status	Fasting plasma glucose in mg/dl	PP plasma glucose in mg/dl
Normal	70 - 110	70 - 140
Impaired fasting glucose	110 - 125	70 - 140
Impaired glucose tolerance / PP	70 - 110	141 - 199
Pre-Diabetes	110 - 125	141 - 199
Diabetes mellitus	>126	>200

Note :- Each individual's target range should be agreed by their doctor or diabetic consultant.

Instrument Used: Vitros 250 Microslide (Dry-Biochemistry)

*** End Of Report ***

Tests marked with NABL symbol are accredited by NABL vide Certificate no MC-3237; Validity till 03/01/2025



DR. JAI PRABHAN
 MBBS, MD

Printed By: RENA
 Duplicate Report

Signature
 DR. HEMANT
 MD, DPB
 PATHOLOGIST

b
 CHECKED
 TECHNICAL OFFICER

Excellence In Diagnostics & Healthcare Services

Consultant Pathologist
DR. HEMANT KAPOOR
 MD, DPB (Pathology)

Consultant Radiologist
DR. BIPUL BISWAS
 MD (Radiology)

Lab NO	072411160002	Sr.No	501
NAME	MRS.SOHAN LAL	Ref. BY	LIC
Age / Sex	52 YRS/MALE	Sample Coll DATE	16/Nov/2024 08:47AM
S/O	NATHU RAM	Approved ON	16/Nov/2024 01:46PM
DATE	16/Nov/2024 08:44AM	Printed ON	16/Nov/2024 01:46PM
		B A 1550	

Test Name	Result	Status	Bio. Ref. interval	Unit
BIOCHEMISTRY				
Lipid Profile				
Total Lipids <i>Method : Calculated</i>	685		400-1000	mg/dL
Serum Triglycerides <i>Method : Colorimetric-Lip/Gluceronol kinase</i>	220	High	0.0-150	mg/dL
Serum Total Cholesterol <i>Method : Colorimetric - cholesterol oxidase</i>	182		0.0-200	mg/dL
Serum HDL Cholesterol <i>Method : Colorimetric:non HDL precipitation</i>	42		40-60	mg/dL
VLDL Cholesterol <i>Method : Calculated</i>	44	High	0-32	mg/dL
LDL Cholesterol <i>Method : Calculated</i>	96		0-100	mg/dL
Cholestrol / HDL Ratio <i>Method : Calculated</i>	4.3		3.0-4.4	mg/dL

NOTE :- SERUM IS LIPAEMIC. IT MAY INTERFERE WITH TRIGLYCERIDE ESTIMATION.

KINDLY CORRELATE CLINICALLY.

Total cholesterol (mg /dL)	
<200	Desirable
200-239	Borderline High
>= 240	High
HDL Cholesterol (mg/dL)	
<40	Low
>60	High
LDL Cholesterol (mg /dL)	
<100	Optimal
100-129	Near optimal /Above optimal
130-159	Borderline High
160-189	High
>190	Very High
Male Triglycerides (mg/ dL)	
<150	Normal

DR. JAI PRABHAN
 MBBS, MD

Dr. Hemant Kapoor
 DR. HEMANT
 MD, DPB
 PATHOLOGIST

b
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B. A. 1550			

150-199	Borderline High
200-499	High
>500	Very High
Female Triglycerides (mg/ dL)	
<150	Normal
150-179	Borderline High
180-450	High
>450	Very High
Cholesterol HDL Ratio	
3.3-4.4	Low Risk
4.5-7.1	Average Risk
7.2-11.0	Moderate Risk
>11.0	High Risk

Interpretation:- Cholesterol: There is a clear cut relationship between elevated serum cholesterol and myocardial infarction. At the tissue level it plays a prominent part in atherosclerotic lesions.

Triglycerides: Elevated levels are seen with overnight fast less than 12 hours, Non insulin dependent diabetes mellitus obesity, alcohol intake. Hyperlipidemias (specially types I, IV & V; > 1000), anabolic steroids, cholestyramine, corticosteroids amiodarone & interferon.

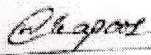
HDL-cholesterol: It is a cardioprotective cholesterol (good cholesterol). Patients with low levels of HDL are at increased risk for premature CHD. Decreased levels are seen in stress, starvation, obesity. Lack of exercise. Cigarette smoking, Diabetes mellitus, thyroid disorders and drugs like steroids, beta blockers, thiazides, progestins, neomycin and phenothiazines.


LDL Cholesterol: Major risk factors that modify LDL Goals are:

- * Cigarette smoking.
- * Hypertension (BP \geq 140/90 or on antihypertensive medication)
- * Low HDL cholesterol (<40 mg/dl)
- * Family history of premature CHD (CHD in a male first degree relative <55 years / CHD in a female first degree relative < 65 years)
- * Age (men \geq 45; women \geq 55= years).

Instrument Used: Vitros 250 Microslide (Dry-Biochemistry)

DR. JAI PRABHAN
MBBS, MD


DR. HEMANT
MD, DPB
PATHOLOGIST


CHECKED
TECHNICAL OFFICER



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Lab NO	072411160002	Sr.No	501
NAME	MR.SOHAN LAL	Ref. BY	LIC
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B A 1550			

Test Name	Result	Status	Bio. Ref. interval	Unit
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CLINICAL PATHOLOGY

URINE FOR ROUTINE AND MICROSCOPY EXAMINATION , Urine

Physical Examination

Quantity	15			ML
Colour	PALE YELLOW		Pale yellow	
Transparency	TURBID		Clear	
Reaction	ACIDIC			
Specific Gravity, Urine	1.015		1.010 - 1.025	

Chemical Examination

Urine Protein	NIL		Nil	
Reducing Sugar (Urine)	NIL		Nil	
Urine Bilirubin	ABSENT		Absent	
Blood	ABSENT		Absent	
Urobilinogen	NOT INCREASED		Not Increased	
Nitrate	ABSENT		Absent	

Microscopic Examination:

Pus Cells.	2-3		0-4	/HPF
RBCs	NIL		NIL	
Casts	NIL		NIL	
Crystal	NIL		Nil	
Epithelial Cells	1-2		Occasional	

MUCUS THREAD PRESENT.

*** End Of Report ***



DR. JAI PRABHAN
MBBS, MD

Printed By: R. PATHOLOGIST

Signature

DR. HEMANT
MD, DPB
PATHOLOGIST

Signature

CHECKED
TECHNICAL OFFICER

Page 4 of 5

LIFE INSURANCE CORPORATION OF INDIA

Form No. LIC03 - 002

ELECTROCARDIOGRAM

Zone _____ Division _____ Branch _____

Proposal No. 6241

Agent/D.O. Code: _____ Introduced by: (name & signature)

Full Name of Life to be assured: SOHAN LAL

Age/Sex : 52 YRS / M

Instructions to the Cardiologist:

- i. Please satisfy yourself about the identity of the examiners to guard against impersonation
- ii. The examinee and the person introducing him must sign in your presence. Do not use the form signed in advance. Also obtain signatures on ECG tracings.
- iii. The base line must be steady. The tracing must be pasted on a folder.
- iv. Rest ECG should be 12 leads along with Standardization slip, each lead with minimum of 3 complexes, long lead II. If L-III and AVF shows deep Q or T wave change, they should be recorded additionally in deep inspiration. If V1 shows a tall R-Wave, additional lead V4R be recorded.

DECLARATION

I hereby declare that the foregoing answers are given by me after fully understanding the questions. They are true and complete and no information has been withheld. I do agree that these will form part of the proposal dated 16/11/24 given by me to LIC of India.

Sohan Lal

Witness

Signature or Thumb Impression of L.A.

Note : Cardiologist is requested to explain following questions to L.A. and to note the answers thereof.

- i. Have you ever had chest pain, palpitation, breathlessness at rest or exertion?
Y/N NO.
- ii. Are you suffering from heart disease, diabetes, high or low Blood Pressure or kidney disease? Y/N NO.
- iii. Have you ever had Chest X- Ray, ECG, Blood Sugar, Cholesterol or any other test done? Y/N NO.

If the answer/s to any/all above questions is 'Yes', submit all relevant papers with this form.

Dated at 16/11/24 on the day of _____ 200

Signature of L.A.

Sohan Lal

Signature of the Cardiologist
Name & Address
Qualification Code No.

A
16/11/24
Dr Gajveer Singh
MBBS, DNB General Medicine
DMC Regn No 28332
Consultant and Diabetes Clinic
Deeyash Medical and Diabetes Clinic
S-45 A, 46 A New Rosebura
Nial from New De...

Clinical findings

(A)

Height (Cms)	Weight (kgs)	Blood Pressure	Pulse Rate
171 CM	71 Kg	121/82	78

(B) Cardiovascular System

.....

.....

Rest ECG Report:

Position	-	P Wave	} <i>was</i>
Standardisation Imv	Yes	PR Interval	
Mechanism	-	QRS Complexes	
Voltage	Normal	Q-T Duration	
Electrical Axis	LAD	S-T Segment	
Auricular Rate	67 bpm	T-wave	
Ventricular Rate	67 bpm	Q-Wave	
Rhythm	Sinus		
Additional findings, if any.			

Conclusion:

LAD.

*Please arrange
Ultrasound*

[Signature]

Dr Gajveer Singh
 MBBS, DNB General Medicine
 DMC Regn No. 28332
 Consultant Medicine
 Deeyash Medical and Diabetes Clinic
 S-45 A, 46 A New RoShamPura
 At 112 Feet, New Path...

Dated at *16/11/24* on the day of _____ 200__

Signature of the Cardiologist
 Name & Address
 Qualification
 Code No.

COPY

ID: 707
SOHAN LAL
Male 52Years

16-11-2024 09:10:24 AM
HR : 67 bpm
P : 102 ms
PR : 134 ms
QRS : 82 ms
QT/QTc : 390/412 ms
P/QRS/T : 47/-4/53
RV5/SV1 : 0.966/0.619 mV

Diagnosis Information:
Sinus Rhythm
Abnormal Q Wave(III)
Low T Wave(V4,V5,V6)

LAD
- Myocardial Infarction
Cholesterol

Report Confirmed by:
Dr. Gajveer Singh
M.B.S. DNB General Medicine
M.C. Regd. No. 333

18/11/24

