FIC	
भारतीय जीवन बीमा निगम	

MEDICAL EXAMINER'S REPORT | Branch Code: Proposal/ Policy No: 6790

1	Form No LIC03-001(Revised 2020) MSP name/code :							
ारतीय EINSURA	जीवन बीमा निराम NCC CORPORATION OF INDIA	Date& Time of Examination: 20 11 2094						
		Medical Diary No & Page No:						
Mob	Mobile No of the Proposer/Life to be assured:							
laen	Identity Proof verified: ID Proof No. AFCPK 4069A							
(111)	Case of Aadhaar Card , please mention only last f	our digits)						
[No	te: Mobile number and identity proof details to be	filled in above . For Physical MER, Identity						
For	of is to be verified and stamped.]	to the attractor amail or audio/video						
mes	Tele/ Video MER, consent given below is to be re- sage. For Physical Examination the below conser	corded either through email of additionates the state of						
"I wo	ould like to inform that this call with/ visit to Dr	(Name of the Medical						
⊏xar	niner) is for conducting your Medical Examination	through Tele/ Video/ Physical Examination on						
beha	alf of LiC of India".	, and again to the						
0:								
Sign /	ature/ Thumb impression of Life to be assured							
1	In case of Physical Examination)							
	Full name of the life to be assured:	IARENDER KUMAR						
3		Yrs. Gender: MALE						
	Height (In cms): 169 Weight (in kgs)	65-9						
4	Required only in case of Physical MER	(O disper)						
	Pulse: 78/M Blood Pressure 1. Systolic /							
	1. Systolic /2. Systolic /2							
	ASCERTAIN THE FOLLOWING FROM THE PE							
	If answer/s to any of the following questions is Ye	es, 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 treatm	nent/						
	medication including alternate medicine like a	ayurveda,						
	homeopathy etc ? b. Undergone any <i>surgery</i> / <i>hospitalized</i> for any	v 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 ye	es -						
	 Date of surgery/accident/injury/hospitalisation 	pr.						
	ii. Nature and cause							
	iii. Name of Medicine							
	iv. Degree of impairment if anyv. Whether unconscious due to accident, if yes,	give duration						
_	In the last 5 years, if advised to undergo an X-ray	// CT scan /						
6	MRI / ECG / TMT / Blood test / Sputum/Throat sv	van iest or anv						
	other investigatory or diagnostic tests?							
	Please specify date reason advised by writing	findings.						
7	Suffering or ever suffered from Novel Coronavir	us (Covia-19)						
	ar experienced any of the symptoms (for more in	an 5 days)						
	such as any fever Cough, Shortness of breath, N	laiaise (flu-						
	like tiredness) Rhinorrhea (mucus discharge iroi	n the nose),						
	Sore throat, Gastro-intestinal symptoms such as vomiting and/or diarrhoea, Chills, Repeated shak	ing with chills.						
	Muscle pain, Headache, Loss of taste or smell wi	thin last 14						
	days.							
	If yes provide all investigation and treatment repo	nts						



0		
8	 a. Suffering from <i>Hypertension</i> (high blood pressure) or <i>diabetes</i> or blood sugar levels higher than normal or history of sugar /albumin in urine? b. Since when, any follow up and date and value of last checked blood pressure and sugar levels? c. Whether on medication? please give name of the prescribed medicine and dosage d. Whether developed any complications due to diabetes? e. Whether suffering from the prescribed medicine and dosage 	مر
	e. Whether suffering from any other <i>endocrine disorders</i> such as thyroid disorder etc.? f. Any weight gain or weight loss in last 12 months (other than by diet control or exercise)?	
9	 a. Any history of chest pain, heartattack, palpitations and breathlessness on exertion or irregular heartbeat? b. Whether suffering from high cholesterol? c. Whetheron medication for any heart ailment/ high cholesterol? Please state name of the prescribed medicine and dosage. d. Whether undergone Surgery such as CABG, open heart surgery or PTCA? 	HO
10	Suffering or ever suffered from any disease related to <i>kidney</i> such as kidney failure, kidney or ureteral stones, blood or pus in urine or prostate?	-No-
11	Suffering or ever suffered from any <i>Liver disorders</i> like cirrhosis, hepatitis, jaundice, or disorder of the Spleen or from any <i>lung related</i> or respiratory disorders such as Asthma	-No-
12	bronchitis, wheezing, tuberculosis breathing difficulties etc.? Suffering or ever suffered from any <i>Blood disorder</i> like anaemia, thalassemia or any Circulatory disorder?	-No-
13	Suffering or ever suffered from any form of <i>cancer</i> , leukaemia, tumor, cyst or growth of any kind or enlarged lymph nodes?	-No-
14	Suffering or ever suffered from Epilepsy, <i>nervous disorder</i> , multiple sclerosis, tremors, numbness, paralysis, brain stroke?	-No-
15	Suffering or ever suffered from any <i>physical impairment</i> / 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 <i>disorder of the</i> Stomach / intestines, colitis, indigestion, Peptic ulcer, piles, or any other disease of the gall bladder or pancreas?	-No-
17	 a. Suffering from Depression/Stress/ Anxiety/ Psychosis or any other Mental / psychlatric disorder? b. Whether on treatment or ever taken any treatment, if yes, please give details of treatment, prescribed medicine and dosages 	N° -
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 <i>HIV</i> / <i>AIDS/Sexually transmitted diseases</i> (e.g. syphilis, gonorrhea, 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	1
i.	Whether pregnant? If so duration	
Ш	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	10

FROM MEDICAL EXAMINER'S OBSERVATION/ASSESSMENT WHETHER LIFE TO BE ASSURED APPEARS MENTALLY AND PHYSICALLY HEALTHY	YEC

<u>Declaration</u>

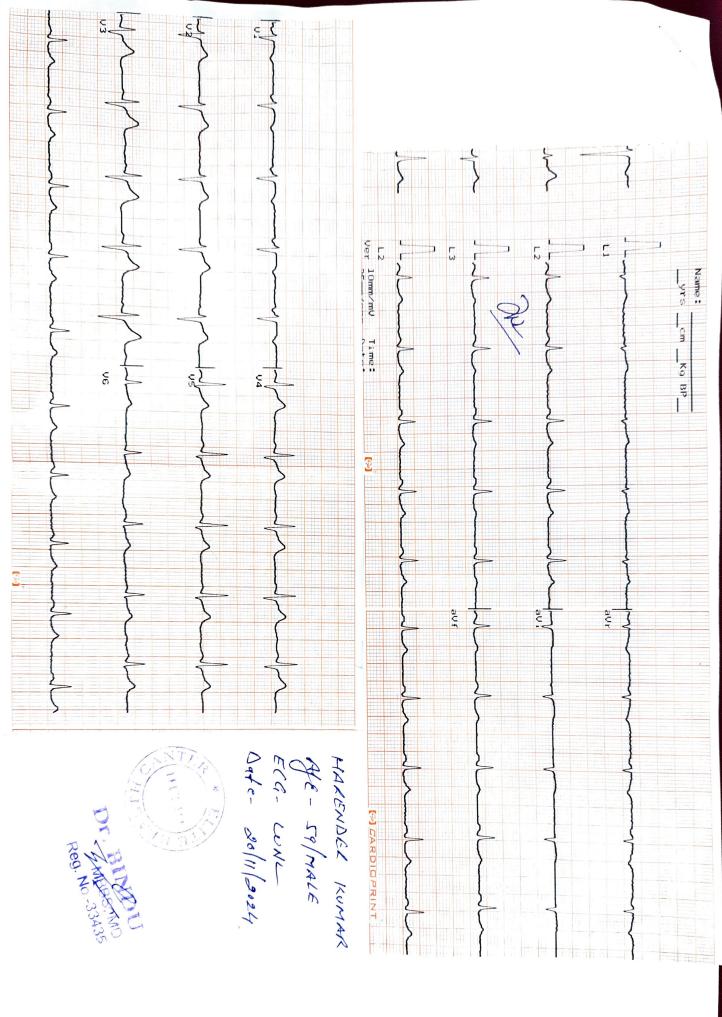
You Mr/Ms Havener kung declare that you have fully understood the questions asked to you during the call / Physical Examination and have furnished complete, true and accurate information after fully understanding the details. The fully understanding the same. We thank you for having taken the time to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

> 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 <u>Jo</u> day of <u>Nov</u> 20 <u>34</u> 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. Dr. BINDU MBBS MAS Reg. No.-33435

Signature of Medical Examiner Place: DELN-T Date: 20/11/2024 Name & Code No:

Stamp:



		1	/
Date:	20	11	2024

To, LIC of India Branch Office
Proposal No6 790
Name of the Life to be assured MR. HARENDER KUMAR
The Life to be assured was identified on the basis of
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. Dr BINDU
Name:
I confirm, I was on fasting for last 10 (ten) hours. All the Examination / tests as mentioned below were done with my consent.
(Signature of the Life to be assured)
Name of life to be assured:

Reports Enclosed:

Reports Name	Yes/No	Reports Name	Yes/No
	YES	PHYSICIAN'S REPORT	
ELECTROCARDIOGRAM COMPUTERISED TREADMILL TEST	YES	IDENTIFICATION & DECLARATION FORMAT	
HAEMOGRAM	YES	MEDICAL EXAMINER'S REPORT	Y65
LIPIDOGRAM		BST (Blood Sugar Test-Fasting & PP) Both	
BLOOD SUGAR TOLERANCE REPORT		FBS (Fasting Blood Sugar)	
SPECIAL BIO-CHEMICAL TESTS - 13 (SBT-	YES	PGBS (Post Glucose Blood Sugar)	
13) ROUTINE URINE ANALYSIS	Y65	Proposal and other documents	
REPORT ON X-RAY OF CHEST (P.A. VIEW)		нь%	
ELISA FOR HIV	YES .	Other Test	HBAIC

Comment Medsave Health Insurance TPA Ltd.

Authorized Signature,



ANNEXURE II - 2

LIFE INSURANCE CORPORATION OF INDIA COMPUTERISED TREADMILL TEST

Form No. LIC03 - 003

Zone		Division		Branch	
Propos	al No.	6790			
Agent/	D.O. Code:	Introduced by:	(name & signa	ature)	
Full Na	ame of Life to be assur	red: MR HA	REMORR	KUMAR	
Age/Se	ex:	59/MAL	E	,	
		DECLAR			
questio	by declare that the fore ons. They are true and ese will form part of the	complete and no	information has	after fully understanding been withheld. I do a me to LIC of India.	g the Igree
Witnes	SS	S	Signature or Thu	umb Impression of L.A.	
Note:	Cardiologist is reque answers thereof.	ested to explain f	ollowing questi	ons to L.A. and to note	? the
1.	Have you ever had ch	nest pain, palpitati	on, breathlessne	ess at rest or exertion?	Y/N
2.	Are you suffering fr kidney disease?	om heart disease	, diabetes, high	or low Blood Pressur	re or Y/N
3.	Have you ever had C done?	hest X'Ray, ECG	, Blood Sugar, (Cholesterol or any other	r test Y/N
If the a	answer/s to any/all abo	ove questions 'Yes	', submit all rel	evant papers with this f	orm.

Signature of L.A.

Dated at Archer on the day of go Nov 2004

Signature of the Cardiologist 55 Name & Address Qualification

Code No.

COMPUTERISED TREADMILL TEST

(a) Pre-t	est:	Supine Standing							
(b) Exer	cise:	Hypervent Stage I Stage II Stage III)))	3 m	inutes (each			
(c) Reco	very:	peak ex Recovery Recovery Recovery	ercise			Domor	ting Pat	tern	
						Repor	illig i at		
Phase Name	Sta	ge Name	Time in Stage	Speed (mph)	Grade (%)	Workload (METS)	HR (bpm)	BP (mmHg)	RPP
	SUPI	NE							
PRETEST	SITT								
		NDING							
		ERVENTI							
	LATI	M UP							
	STAC								
EXERCISE	STAC								
LALKCISE	STAC								
	PEAK								
	EXEF	RCISE							
		OVERY							
RECOVERY		OVERY							
	RECO	OVERY							
The protocol	used - B	RUCE							
Total Exercis	e Time -	8:0	,						
Maximum Bl	ood Pres	sure - 140	192						
Maximum W	orkload -	9-03							
Maximum he	art rate	140	,	1		d heart rat	e	86 %)
Reason for te	mination	1- Achi	eved	THK		Dr.	BINI	DI	
Comments: /	1-fativ	e for A	iovo G	Lac	Sianatu	re of the C	MBBS	2405	
Comments: 1	20 4	x chemiq	' ,		Name &	& Address			
					Qualific	cation	Code N	NO.	.41
Each stage should have 12 lead tracing with long lead II. Each lead should contain atleast three complexes. On separate individual paper each stage with relevant observations be									

(Signature of the L.A. to be obtained on the stracings)

ANNEXURE II - 1

Division

Zone

LIFE INSURANCE CORPORATION OF INDIA

Form No. LIC03 - 002

Branch

ELECTROCARDIOGRAM

Proposal No	o 6790
Agent/D.O.	
Full Name	of Life to be assured: MR. HARENDER KUMAR,
Age/Sex	: 59/MACE
	to the Cardiologist:
i.	Please satisfy yourself about the identity of the examiners to guard against
ii.	impersonation The examinee and the person introducing him must sign in your presence. Do
iii. iv.	not use the form signed in advance. Also obtain signatures on ECG tracings. The base line must be steady. The tracing must be pasted on a folder. 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
auestions.	colare that the foregoing answers are given by me after fully understanding the They are true and complete and no information has been withheld. I do agree will form part of the proposal dated given by me to LIC of India.
Witness	Signature or Thumb Impression of L.A.
	diologist is requested to explain following questions to $L.A.$ and to note the wers thereof.
i.	Have you ever had chest pain, palpitation, breathlessness at rest or exertion? Y / N
ii.	Are you suffering from heart disease, diabetes, high or low Blood Pressure or kidney disease? Y/N
iii.	Have you ever had Chest X- Ray, ECG, Blood Sugar, Cholesterol or any other test done? Y/N
form.	ver/s to any/all above questions is 'Yes', submit all relevant papers with this
Dated at Da	Signature of the Cardiologist
Signature o	Name & Address Qualification Code No.

PROP. NO. 6790 S. NO. 110512

NAME AGE/SEX - 59/M : MR. HARENDER KUMAR

REF. BY LIC

Date NOVEMBER, 20, 2024

HAEMATOLOGY

Fair Control

Poor Control

Test		Result	Units
Glycosylated Haemoglobin (HbA1c)		5.77	%
<u>INTERPRETATION</u> Normal	<i>:</i>	5.0 – 6.3	7
Good Diabetic Control	:	6.8 - 7.	3
Fair Control		7.4 - 9.1	1

Glycosylated Haemoglobin is a specific component of HBA1C and is the blood glucose bound to it. This test is an index of carbohydrate in balance during the preceeding two Months. The estimation is of greater importance for specific group of patient. This result are not affected by time, meal intake exercise, diabetic drugs, emotional Stress etc. HbA1c should be routinely monitored ideally at least every 3 months.

more than 9.1

*******End of The Report******

Please correlate with clinical conditions.

DR. T.K. MATHUR M.B.B.S. MD (PATH)

REGD.NO. 19702 Mconsultant Pathologist

7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi-110005 Contact: +91-9650089041, 9871144570 NOTE: Not to the final Diagnosis if highly abnormal or do not correlate clinically. Please refer to the lab without any hasitation. This report is not for



PROP. NO. : **6790** S. NO. : 110512

NAME : MR. HARENDER KUMAR AGE/SEX - 59/M

REF. BY : LIC

Date : NOVEMBER, 20, 2024

HAEMOGRAM

Test	Result	${\it U}{\it nits}$	Normal Range
Hemoglobin Red Blood Cell [RBC]	14.34 5.94	gm/dl mill.	12-18 M-4.6-6.5 F-3.9-5.6
Hematocrit: [PCV] Mean Cell Value [MCV]	42.55 81.05	ક	37-54 76-96
Mean Cell Hemoglobin [MCH] Mean Cell Hemoglobin	28.30	pg	27-32 30-35
Conc.[MCHC] Total Leucocytes Count (TLC)	33.17 8,200	% Cumm	4000-11000
Differential Leucocytes Count [D.L.C] Neutrophils Lymphocytes Eosinophils Monocytes Basophills Platelet count E S R (Wintrobes method)	63 27 06 04 00 2.51	% % % % LACKS M.M.	40-75 20-45 02-10 01-06 00-01 1.5-4.5 0 - 20

*******End of The Report*****

Please correlate with clinical conditions.

DR.T.K.MATHUR
M.B.B.S. MD (PATH)
REGD NO. 19702
Consultant Pathologist

1.



PROP. NO. : **6790** S. NO. : 110512

NAME : MR. HARENDER KUMAR AGE/SEX - 59/M

REF. BY : LIC

Date : NOVEMBER, 20, 2024

ROUTINE URINE ANALYSIS

PHYSICAL EXAMINATION

Quantity: 20.mlColour: P.YELLOWTransparency: ClearSp Gravity: 1.015

CHEMICAL EXAMINATION

Reaction : ACIDIC

Albumin : Nil /HPF Reducing Sugar : Nil. /HPF

MICROSCOPIC EXAMINATION

Pus Cells/WBCs : 2-3. /HPF
RBCs : Nil. /HPF
Epithelial Cells : 1-2. /HPF
Coots

Casts : Nil. /HPF

Bacteria : Nil.
Others : Nil.

*******End of The Report *******

Please correlate with clinical conditions.

DR. T.K. MATHUR

M.B.B.S. MD (PATH) REGD NO. 19702 Consultant Pathologist

7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi- 110005 Contact: +91-9650089041, 9871144570

NOTE: Not to the final Diagnosis if highly abnormal or do not correlate clinically. Please refer to the lab without any hasitation. This report is not for medico – legal cases.

PROP. NO.

6790

S. NO.

110512

NAME

MR. HARENDER KUMAR

REF. BY

LIC

Date

NOVEMBER, 20, 2024

BIOCHEMISTRY-(SBT-13)

Blood Sugar Fasting S. Cholesterol H.D.L. Cholesterol L.D.L. Cholesterol S.Triglycerides S.Creatinine Blood Urea Nitrogen {BUN} Albumin Globulin S.Protein Total AG/Ratio Direct Bilirubin Indirect Bilirubin Total Bilirubin S.G.O.T. S.G.P.T. Gamma Glutamyl Transferase S. Alk. Phosphatase	95.71 171.85 63.82 120.33 102.96 0.90 14.10 4.1 3.1 7.2 1.32 0.2 0.6 0.8 23.68 24.92 (GGT) 50.17 89.40	mg/dl mg/dl mg/dl mg/dl mg/dl mg/dl mg/dl gm% gm% gm% IU/L IU/L IU/L	70-115 130-250 35-90 0-160 35-160 0.5-1.5 06-21 3.2-5.50 2.00-4.00 6.00-8.5 0.5-3.2 0.00-0.3 0.1-1.00 0.1-1.3 00-42 00-42 00-60 28-111
			(Children 151-471)

SEROLOGY

Test Name

:Human Immunodeficiency Virus I&II {HIV}(Elisa method)

Result

"Non-Reactive"

Normal-Range

"Non-Reactive"

:

Test Name

: Hepatitis B Surface Antigen {HbsAg}} (Elisa method)

Result

"Non-Reactive" :

"Non-Reactive"

Normal-Range

*******End of The Report******

Please correlate with clinical conditions.

DR. T.K. MATHUR

M.B.B.S. MD (PATH) BEGD.NO. 19702

AGE/SEX - 59/M

7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi-110005 Confact: +97-965008904199871144570 NOTE: Not to the final Diagnosis if highly abnormal or do not correlate clinically. Please refer to the lab without any hasitation. This report is not for medico - legal cases

NEHRU NAGAR, KAROL BAGH, DELHI -110005 GALI NO-10, MATA RAMESHWARI MARG,

TREADMILL TEST REPORT

DATE 20/11/2024 181994

HARENDER KUMAR

AGE/SEX LM/LH 59 /M

REF. BY

0 / 0

PROTOCOL Bruce

INDICATION MEDICATION HISTORY

Stage 2 Stage 3 RECOVERY RECOVERY RECOVERY PK-EXERCISE Stage 1 VALSALVA HYPERVENT STANDING SUPINE PHASE EXERCISE DURATION RESULTS TIME IATOTAL STAGE SPEED Km/Hr GRADE 1 1 1 0 4 4 0 122 122 134 132 132 132 mmHg x100 95 131 195 196 196 196 196 106 LEVEL (MM) V] ν5 0.5

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ischemia,		ronotropic Response,			THR,	n 86 % of target hea
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ischemia,	*\	ronotropic Response,			THR,	n 86 % of target heart rate
ischemia,	*\	ronotropic Response,			THR,	n 86 % of target heart rate
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ischemia,	*	ronotropic Response,			TRR,	n 86 % of target heart rate I
ischemia,	*\	ronotropic Response,			TER,	n 86 % of target heart rate 16
ischemia,	*\	ronotropic Response,			TER,	n 86 % of target heart rate 16
ischemia,	*\	ronotropic Response,			TER,	mm Hq
ischemia,	*\	ronotropic Response,			THR,	mm Hg
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ischemia,	*\	ronotropic Response,			THER,	mm Hg
ischemia,	*\	ronotropic Response,			THER,	mmn Hq
ischemia,	*\	ronotropic Response,			THR,	140 bpm 86 % of target beart rate 161 bpm 140 / 92 mm Hg

MAX WORK LOAD

144

Technician

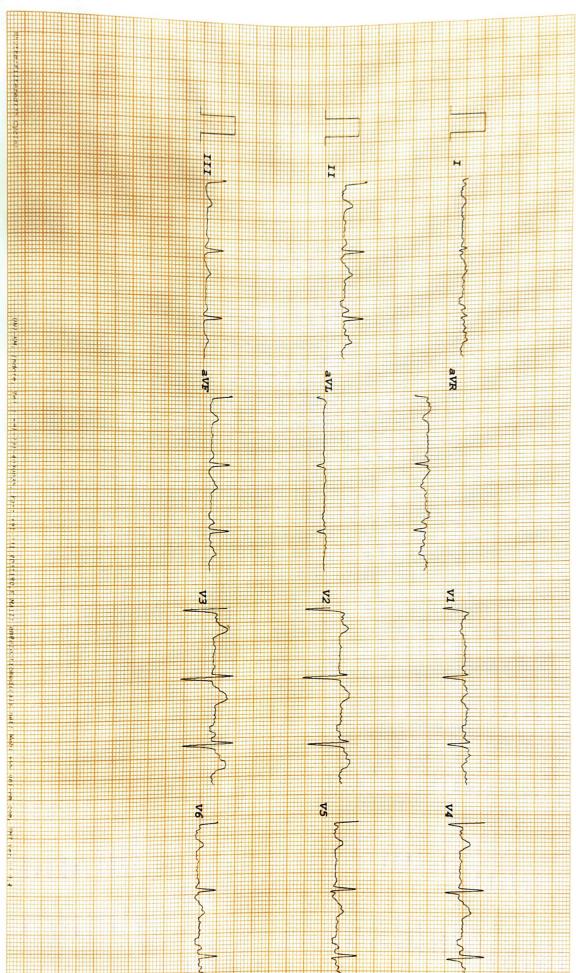
9.03 METS

METS

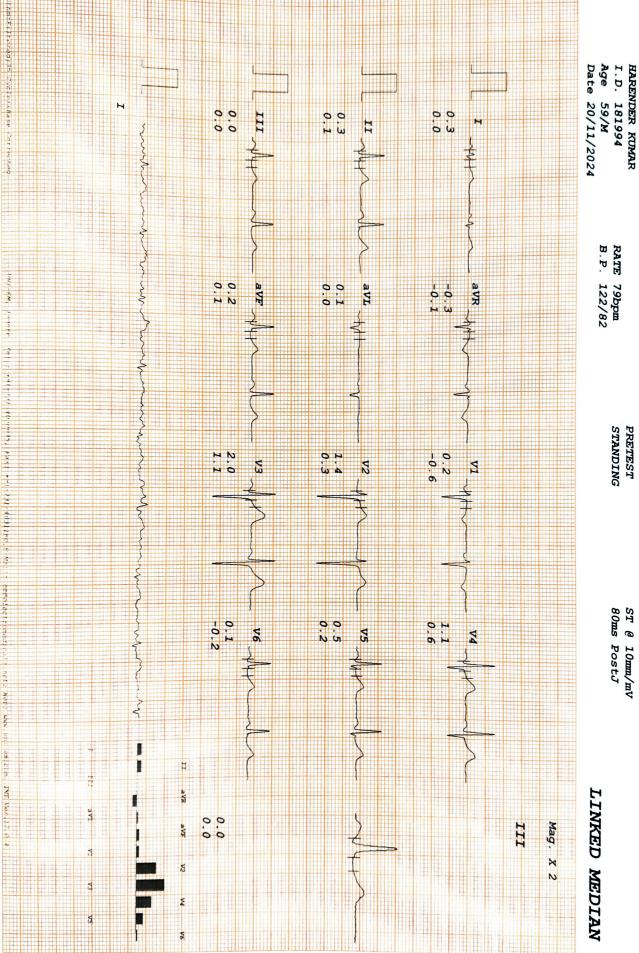
9.04 9.03

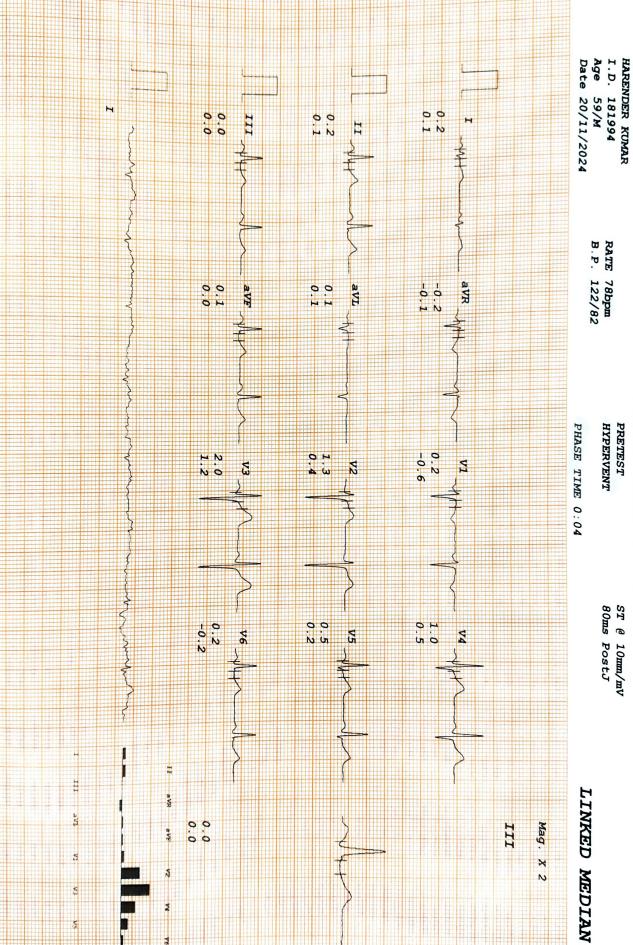
HARENDER KUMAR I.D. 181994 Age 59/M Date 20/11/2024 RATE 79bpm B.P. 122/82 PRETEST SUPINE RAW ECG

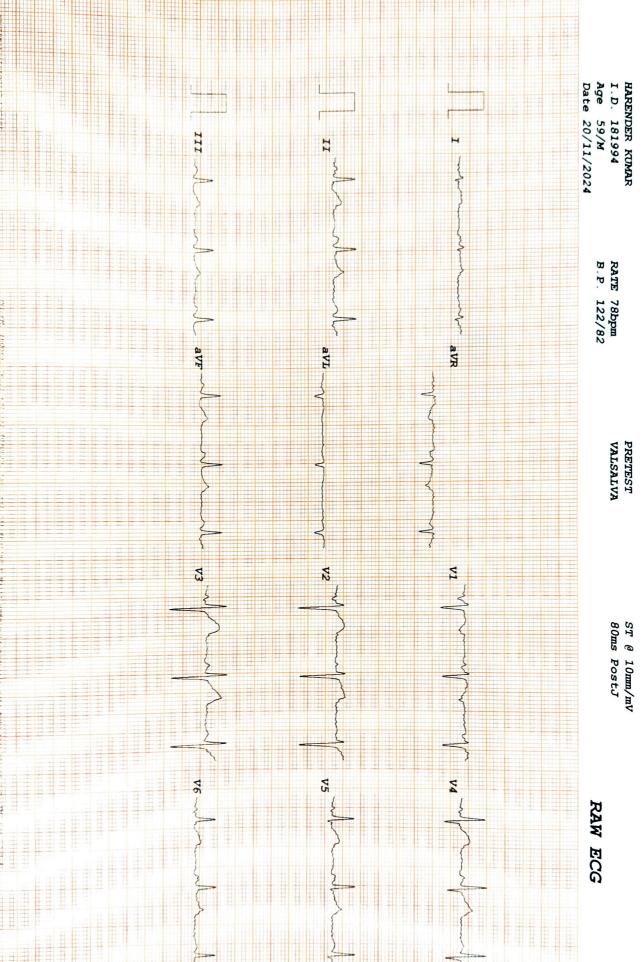
ST @ 10mm/mV 80ms PostJ

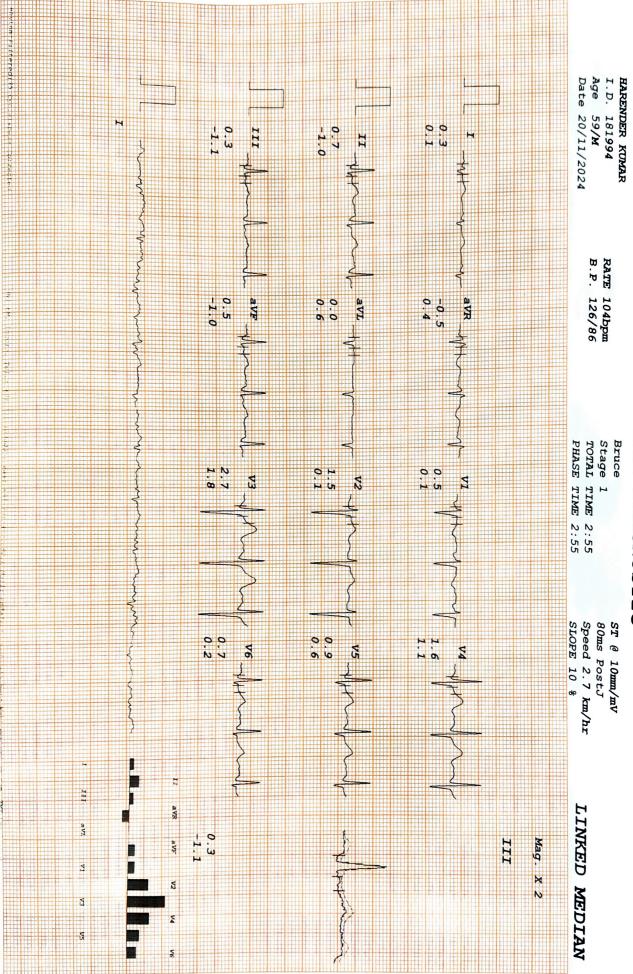


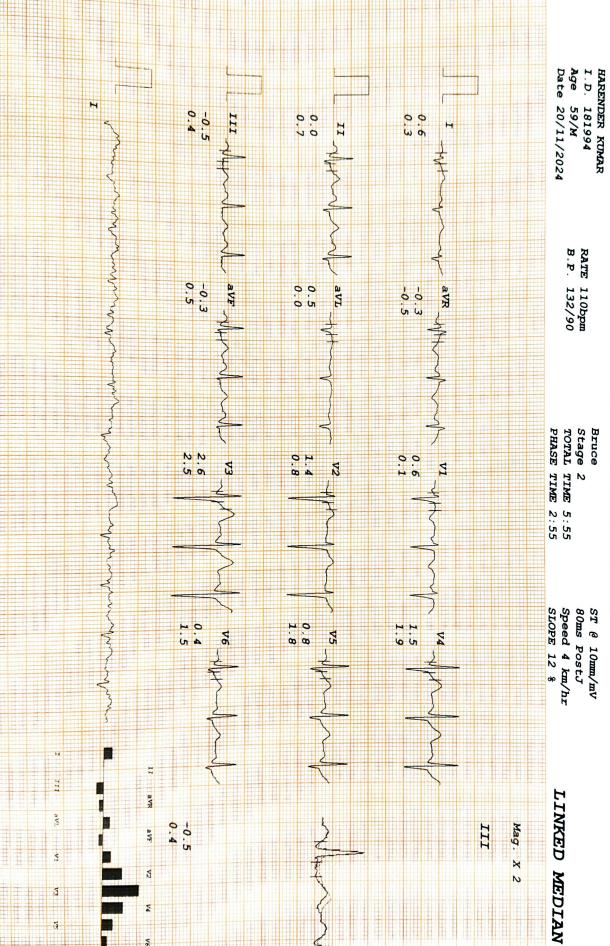


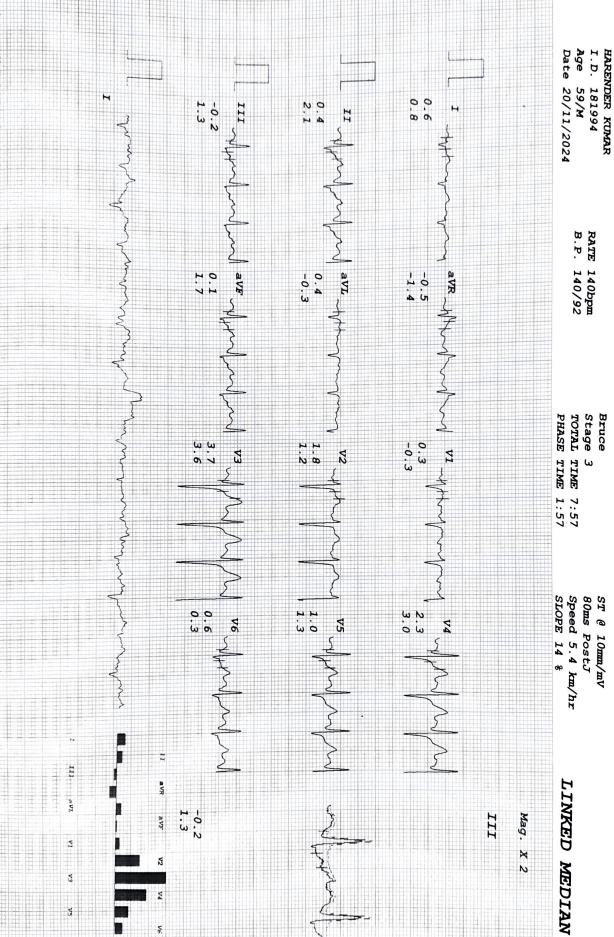




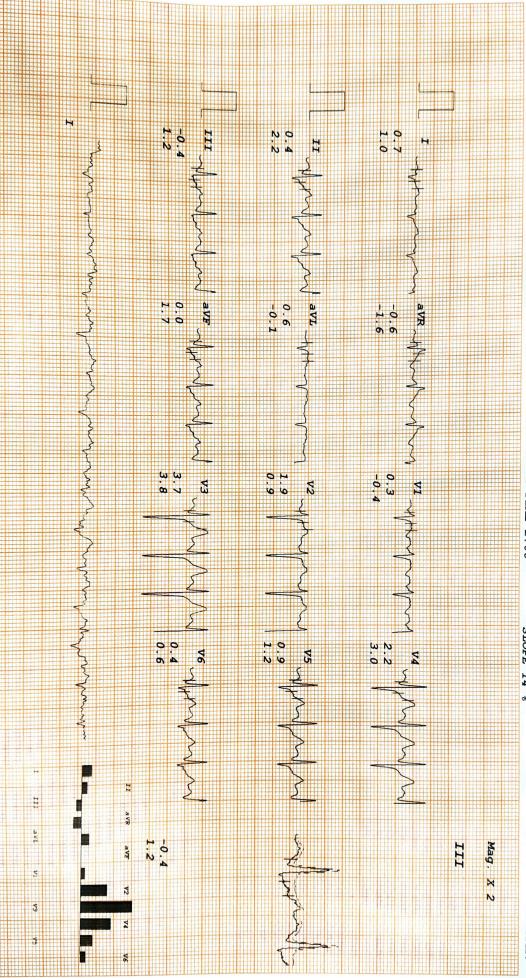












HARENDER KUMAR I.D. 181994 Age 59/M Date 20/11/2024

> RATE 101bpm B.P. 136/90

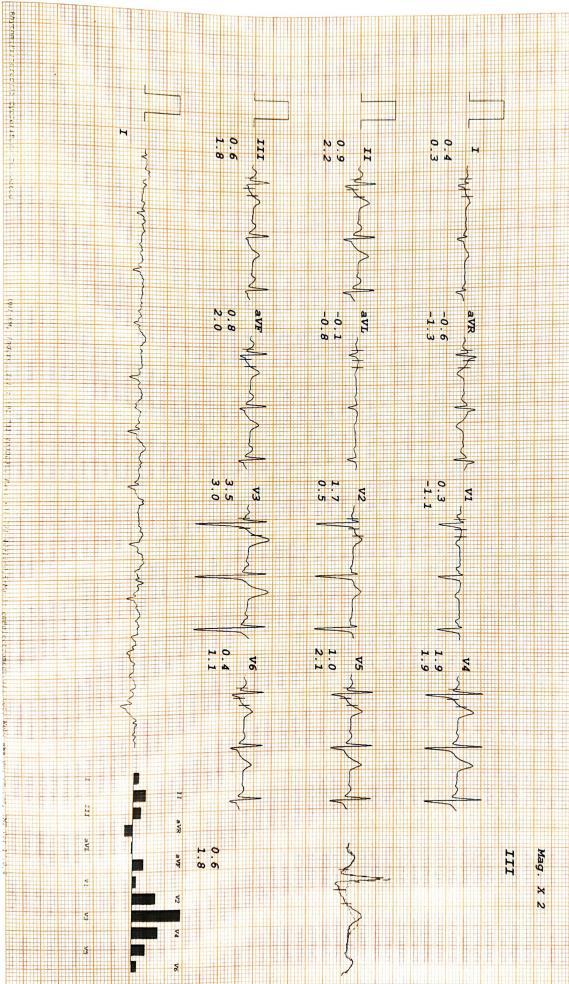
Bruce RECOVERY TOTAL TIME 9:06 PHASE TIME 0:58

9:06

ST @ 10mm/mV 80ms PostJ

ostJ

LINKED MEDIAN



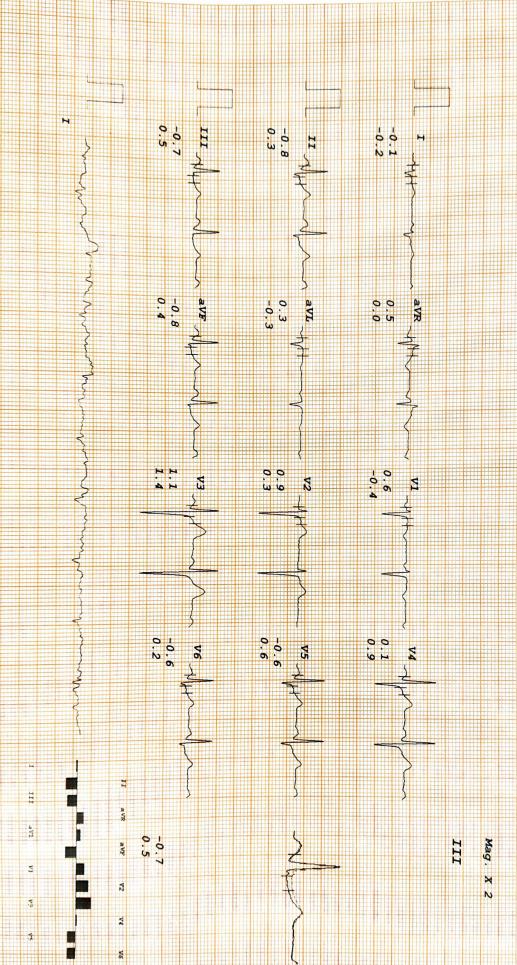
HARENDER KUMAR I.D. 181994 Age 59/M Date 20/11/2024

RATE 88bpm B.P. 132/92

Bruce RECOVERY TOTAL TIME 11:03 PHASE TIME 2:55

ST @ 10mm/mV 80ms PostJ

LINKED MEDIAN



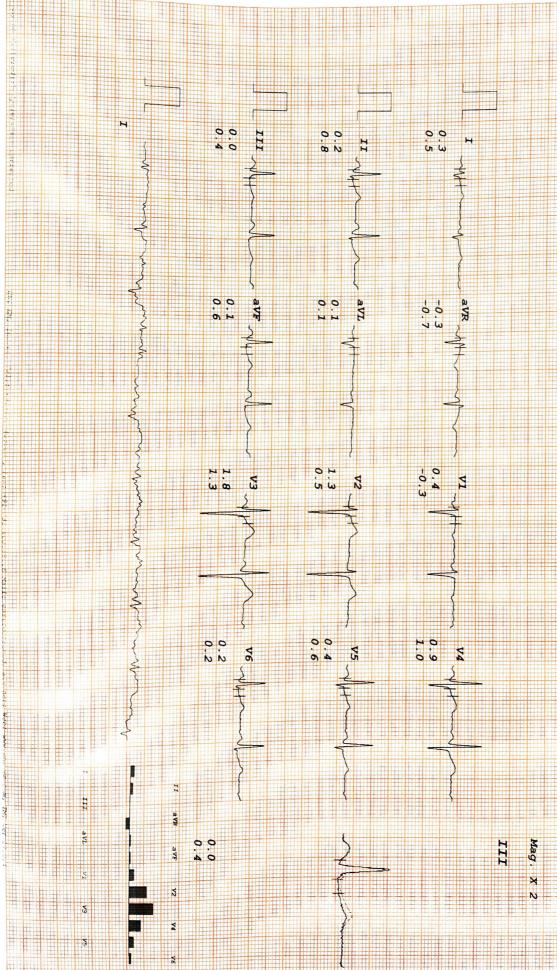
HARENDER KUMAR I.D. 181994 RA: Age 59/M B.1 Date 20/11/2024

RATE 86bpm B.P. 124/84

Bruce RECOVERY TOTAL TIME 14:03 PHASE TIME 5:55

> ST @ 10mm/mV 80ms PostJ

LINKED MEDIAN



आयकर विभाग INCOME TAX DEPARTMENT



भारत सरकार GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड Permanent Account Number Card AFCPK4069A

नाम / Name HARENDER KUMAR

पिता का नाम/ Father's Name DILAWER SINGH

जन्म की तारीख/ Date of Birth 13/11/1965





26102018



Clinical findings

(A)

(B)

Height (Cm)	Weight (kgs)	Blood Pressure	Pulse Rate
169	65-9	122/82	78/M

(B)	Cardiovascular System		$\widehat{\mathcal{A}}$	
Rest 1	ECG Report:			
	Position	Supine.	P Wave	N
	Standardisation Imv	(A)	PR Interval	NO
	Mechanism	N	QRS Complexes	A
	Voltage	No	Q-T Duration	R
	Electrical Axis	(N)	S-T Segment	N
	Auricular Rate	78/M	T -wave	NO
	Ventricular Rate	78 M	Q-Wave	$\overline{\lambda}$
	Rhythm	Resclan		
	Additional findings, if any	(100		

Conclusion: WNL

Dated at ALMF on the day of Nov/2004

Signature of the Cardiologist
Name & Address

Qualification Code No.