

Format of separate sheet to be sent along with computer generated special reports

Date 15/11/24

To
LIC of India,
Branch Office
353

Proposal No. 2271

Name of the Life to be assured Sumeet Jalchandani

The Life to be assured was identified on the basis of Pan 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.

Dr. Deepika Agrawal

Signature of the Pathologist / Doctor

Name: Consultant Pathologist

The examination / tests were done with my consent.

[Signature]
(Signature of the Life to be assured)

Name:

Reports enclosed:

1. PMER
2. SBT-13
3. Hb

4. RVA
5. UCT
6. ECG

Rubber Stamp of TPA



LIFE INSURANCE CORPORATION OF INDIA
ADDENDUM TO FMR

Extract of personal history to be filled in by ME with FMR at the time of Medical Examination

Name of the Life to be examined: Sumeet Jalchandani
Age: 35/4 Sex: M Identification Mark: _____

Introducers name and Designation: _____

Sr. No	Personal History	Answer Yes/No	If Yes please give full details
(a)	During the last five years did you consult a Medical Practitioner for any ailments requiring treatment for more than a week?	NO	
(b)	Have you ever been admitted to any hospital or nursing home for general check up / observation, treatment or operation?	NO	
(c)	Have you remained absent from place of work on grounds of health?	NO	
(d)	Are you suffering from or have you ever suffered from ailments pertaining to Liver, Stomach, Heart, Lungs, Kidney, Brain, or Nervous system?	NO	
(e)	Are you suffering from or have you suffered from Diabetes, Tuberculosis, High Blood Pressure, Low Blood pressure, Cancer, Epilepsy, Hernia, Hydrocele, Leprosy, or any other disease?	NO	
(f)	Did you ever have any bodily defect or deformity?	NO	
(g)	Did you ever had any accident or injury?	NO	
(h)	Did you use or have you ever used:	NO	
	(i) Alcoholic drinks	NO	
	(ii) Narcotics	NO	
	(iii) Any other drugs	NO	
	(iv) Tobacco in any form	NO	
(i)	What has been your usual state of health?	Healthy	
(j)	Have you ever required or at present availing undergoing medical advice, treatment or tests in connection with Hepatitis B or AIDS related condition.	NO	

Declaration by ME: I hereby declare that I have, this day, examined the above life to be assured personally, in private, and recorded in my own hand the true and correct findings as answered by the life to be assured.

Signature of Medical Examiner: _____

Name: _____

Address: _____

Qualification: _____

Code: _____

Limit: _____

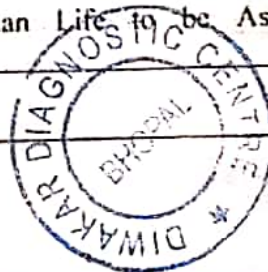
Declaration by Life being examined: I hereby declare that to the best of my knowledge and belief, (i) the answers contained in this form are true and complete and (ii) that all the material facts have been disclosed. I also agree that my right to benefit under any policy may be affected if I have not disclosed any facts which would be likely to influence assessment of risk and acceptance of the proposal.

Signature of the life to be assured and being examined: _____

Name: _____

Signature of the Proposer if other than Life to be Assured. (Parents in case of Minors): _____

Name: _____





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

Branch Code: 353
 Proposal/ Policy No: 2271
 MSP name/code :
 Date & Time of Examination: 15/11/24
 Medical Diary No & Page No: 365 07

Mobile No of the Proposer/Life to be assured:
 Identity Proof verified: Pan Card ID Proof No. AHCPL90346
 (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 Deepika Aglawal (Name of the Medical Examiner) is for conducting your Medical Examination through Tele/ Video/ Physical Examination on behalf of LIC of India".

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

1 Full name of the life to be assured: Sumeet Lalchandani
 2 Date of Birth: 24/06/1989 Age: 35 y Gender: M
 3 Height (In cms): 182 Weight (in kgs): 110
 4 Required only in case of Physical MER

Pulse : 69/min. Blood Pressure (2 readings):
 1. Systolic 121 Diastolic 70
 2. Systolic 121 Diastolic 70

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

<p>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</p>	<p>NO</p>
<p>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.</p>	<p>NO</p>
<p>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 with in last 14 days. If yes provide all investigation and treatment reports</p>	<p>NO</p>
<p>8 a. Suffering from Hypertension (high blood pressure) or diabetes 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?</p>	<p>NO</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, heart attack, 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		
i.	Whether pregnant? If so duration.	-NA-
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		Yes

Sumeet Lalchandani **Declaration**
 You Mr/Ms *Sumeet Lalchandani* 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.

[Signature]
 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 15 day of 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: BHOPAL
 Date: 15/11/24



[Signature]
Dr. Deepika Agrawal
 Signature of Medical Examiner
 Name & Code No. MBBS, MD.
 Stamp: **Consultant Pathologist**

DIWAKAR DIONOSTIC CENTRE

E-7 / 636 arera colony near pnb bank new campion School chauraha

LIFE INSURANCE CORPORATION OF INDIA
SPECIAL BIO CHEMICAL TESTS-13 (SBT-13)

Full Name of life to be assured SUMEET LALCHANDANI

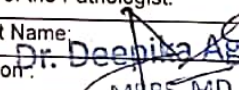
PROPOSAL NO- 2271 Age 35/Y GENDER -MALE

Division BHOPAL Branch

No.	Type of Test	Actual Reading	Normal Range
1	Fasting Blood Sugar (Method - GOPD)	77.1	70-110 MG/DL
2	Total Cholesterol	144.4	UP TO 200 MG/DL
	High Density Lipid (HDL)	42.1	30-70 MG/DL
	Low Density Lipid (LDL)	97.30	UP TO 130 MG/DL
3	S. Triglycerides	123.6	UP TO 160 MG/DL
4	S. Creatinine	0.73	0.5-1.5 MG/DL
5	Blood Urea Nitrogen (BUN)	18.1	10-40 MG/DL
6	S. Proteins	6.7	6.7-8.7 MG/DL
	(a) Albumin	4.2	3.7-5.3 MG/DL
	(b) Globulin	2.5	2.3-3.6 MG/DL
	AG Ratio	1.7	1.5-2.0
7	S. Billrubin		
	(a) Direct	0.26	0.2-0.4 MG/DL
	(b) Indirect	0.54	0.1-1.0 MG/DL
	Total	0.80	0.2-1.2 MG/DL
8	SGOT (AST)	19.9	UP TO 40 IU/L
9	SGPT (ALT)	25.4	5 TO 40 IU/L
10	GGTP (GGT)	16.6	3.0-28.7IU/L
11	S. Alkalin phosphatase	80.6	37-147 IU/L
12	HbsAg (Australia antigen)	Negative	
13	sa for HIV(Method -----ELISA-----)	Negative	

I declare that the person examined/Investigated, signed/affixed thumb impression in the space earmarked below, in my presence and I am not related to him/her or the Agent or the development Officer.

Dated BHOPAL on the 15 day of 11 20 24 at 9:12 am/pm

Signature of the Pathologist: 

Pathologist Name: **Dr. Deepika Agrawal**

Qualification: **MBBS, MD.**

Address: **Consultant Pathologist**



DIWAKAR DIONOSTIC CENTRE

E-7 / 636 arera colony near pnb bank new campion School chauraha

LIFE INSURANCE CORPORATION OF INDIA
SPECIAL MEDICAL REPORT
HAEMOGRAM

SUMEET LALCHANDANI

Age Sex

PROPOSAL NO Division Branch

No.	Type of Test	Values	Normal Range
1	Red Blood Cell Count		4.5-6.5 million/cmm
2	HB%	14.9	12-17 GMS%
3	Hematocrit		40-70%
4	Indices		
	(a) MCV (Mean Corpuscular Volume)		70-100fl
	(b) MCH (Mean Corpuscular Hb)		27.0-37.0 pg
	(c) MCHC (Mean Corpuscular Hb Concentration)		32-37 g/dl
5	Morphology	Nil	
	Macrocytes	Nil	
	Microcytes	Nil	
	Hypochromia:	Nil	
	Poikilocytosis:	Nil	
	Anisocytosis:	Nil	
6	Target Cell -	Nil	
	Spherocytes:	Nil	
	Eliptocytes :	Nil	
7	White Blood Cells		
	Total Count :		4000-11000/ microliter
	Differential Counts		
	a) Neutrophils:		45-75%
	b) Lymphocytes		20-45%
	c) Eosinophils		1-6%
	d) Monocytes:		1-10%
	e) Basophils :		0.0-1.0%
8	Platelets:		1,50000-4.50000 lac.
9	Erythrocytes Sedimentation rate :		
	(WINTRIOBE)Method		0-10 MM/HR

I declare that the person examined/Investigated, signed/affixed thumb impression in the space earmarked below, in my presence and I am not related to him/her or the Agent or the development Officer.

Dated at on the day of 20 at am/pm

Signature of the Pathologist:
Pathologist Name: **Dr. Deepika Agarwal**
Qualification : **M.B.B.S, M.D.**
Address: **Consultant Pathologist**



DIWAKAR DIONOSTIC CENTRE

E-7 / 636 arera colony near pnb bank new campion School chauraha

Divisional office bhopal

ROUTINE URINE ANALYSIS

Full Name of life to be assured

SUMEET LALCHANDANI

PROPOSAL NO- 2271

Age 35 Y

Sex MALE

Division Bhopal

Branch 353

1 PHYSICAL EXAMINATION

(i) Colour	PALE YELLOW	(ii) Sediment	Absent
(ii) Transparency	CLEAR	(iv) Reaction	Alkaline

2 CHEMICAL EXAMINATION

(i) Protein	Absent	(ii) Sugar	Absent
(iii) Bile Salt	Absent	(iv) Bile Pigments	Absent

3 MICROSCOPIC EXAMINATION

(i) Red Blood Cells	Absent	(ii) Equithelial Cell	1-3/HPF
(iii) Crystal	Absent	(iv) Pus Cells	1-2/HPF
(v) Casts	Absent	(vi) Deposits	Absent

REMARKS :

If Pus cells are present GRAM STA in is necessary.

If haematuria is present ZIEHL NEELSEN METHOD is necessary.

I declare that the person examined/Investigated, signed/affixed thumb impression in the space earmarked below, in my presence and I am not related to him/her or the Agent or the development Officer.

Dated at Bhopal on the 15 day of

11 20 24 at 9:12 am/pm

Signature of the Pathologist:	
Pathologist Name:	Dr. Deepika Agrawal
Qualification :	MBS, MD.
Address	Consultant Pathologist



DIWAKAR DIONOSTIC CENTRE

E-7 / 636 arera colony near pnb bank new campion School chauraha

LIFE INSURANCE CORPORATION OF INDIA

URINE COTININE EXAMINATION

Full Name of life to be assured

SUMEET LALCHANDANI

DATE 15/11/2024

Age

35/Y

Sex

MALE

Division

BHOPAL

ZONE

Branch

353

Proposal No.

2271

Agent/ D.O. Cord

URINE COTININE EXAMINATION

INVESTIGATION	RESULTS	NORMAL RANGE
URINE COTININE	NEGATIVE	BY CARD METHOD

Immunochromatographic assay for Qualitative detection of cotinine in urine. A positive result indicates only that the presence of cotinine is above cut off concentration. It doesn't indicate or measure level of consumption. It is possible that technical procedure as well as other interfering substances in the specimen may cause erroneous results.

Interpretation of result:

Negative - Urine cotinine level below 200 ng/ml

Positive - Urine cotinine level above 200 ng/ml

Dr. Deepika Agrawal
MBBS, MD.

Consultant Pathologist



DIWAKAR DIONOSTIC CENTRE

E-7 / 636 arera colony near pnb bank new campion School chauraha

Divisional office bhopal
ELECTROCARDIOGRAM

Full Name of life to be assured

SUMEET LALCHANDANI

Age 35/Y

Sex MALE

Division

BHOPAL

Branch

353

Proposal No.

2271

Agent/ Code No.

Dev. Officer Code No.

Instructions to the Cardiologist:

- i Please satisfy yourself about the identity of the examinee to guard against impersonation. The examinee and the person/s introducing him must sign in your presence. Do not use the form signed in advance. Also obtain signatures on ECG traings.
- ii The base line must be steady **The tracing must be pasted on a folder.**
- iii 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 V₁ R be recorded.

DECLARATION

I declare that the Foregoing answers are given by me after fully understanding the questions. They are true and complete and no information has been with held. I do agree that these will from part of the proposal dated -----given by me to LIC of India.

Note: Cardiologist is requested to explain following to L.A and to note the answers there of.

- i Have you ever had chest pain. Palpitaion. Breathlessness at rest or exertion ?
- ii Are you suffering from heart disease. Diabetes high or low Blood Pressure or kidney disease
- iii Have you ever had chest X-Ray, ECG Blood sugar Cholesterl or any other lest done ?

NO
NO
NO

If the answer/s to any/ all of the above question is 'Yes' submit all relevant papers with this from.

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 with held. I do agree that these will from part of the proposal dated -----given by me to LIC of India.

Date at BHOPAL on the 15 day of 11 20 at 24 at 9:12 am/pm

Signature of the Pathologist:	<i>Dr. Anil Tiwari</i>
Pathologist Name:	DR. ANIL TIWARI
Qualification :	M.D. (P) (C) & Cardiology
Name & Address of the Hospital/Clinic/Lab :	Reg. No. : MP 4603



DIWAKAR DIONOSTIC CENTRE

E-7 / 636 arera colony near pnb bank new campion School chauraha

Divisional office bhopal

Full Name of life to be assured

SUMEET LALCHANDANI

(A) Measurements

Height (Cm)	Weight (Kg)	BP	Pulse
182 CM	110 KG	121/70	66/MIN

(B) Cardiovascular System-----NORMAL

Rest ECG Report:

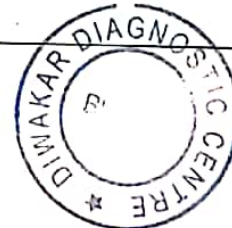
Position	SUPINE	P Wave	NORMAL
Standardisation IMV	NORMAL	PR Interval	NORMAL
Mechanism	NORMAL	QRS Complexes	NORMAL
Voltage	NORMAL	Q-T Duration	NORMAL
Electrical Axis	NORMAL	S-T Segment	NORMAL
Auricular Rate	66/MIN	T-wave	NORMAL
Ventricular Rate	66/MIN	Q-Wave	NORMAL
Rhythm	REGULAR		
Additional findings. If any	NO		

Conclusion :

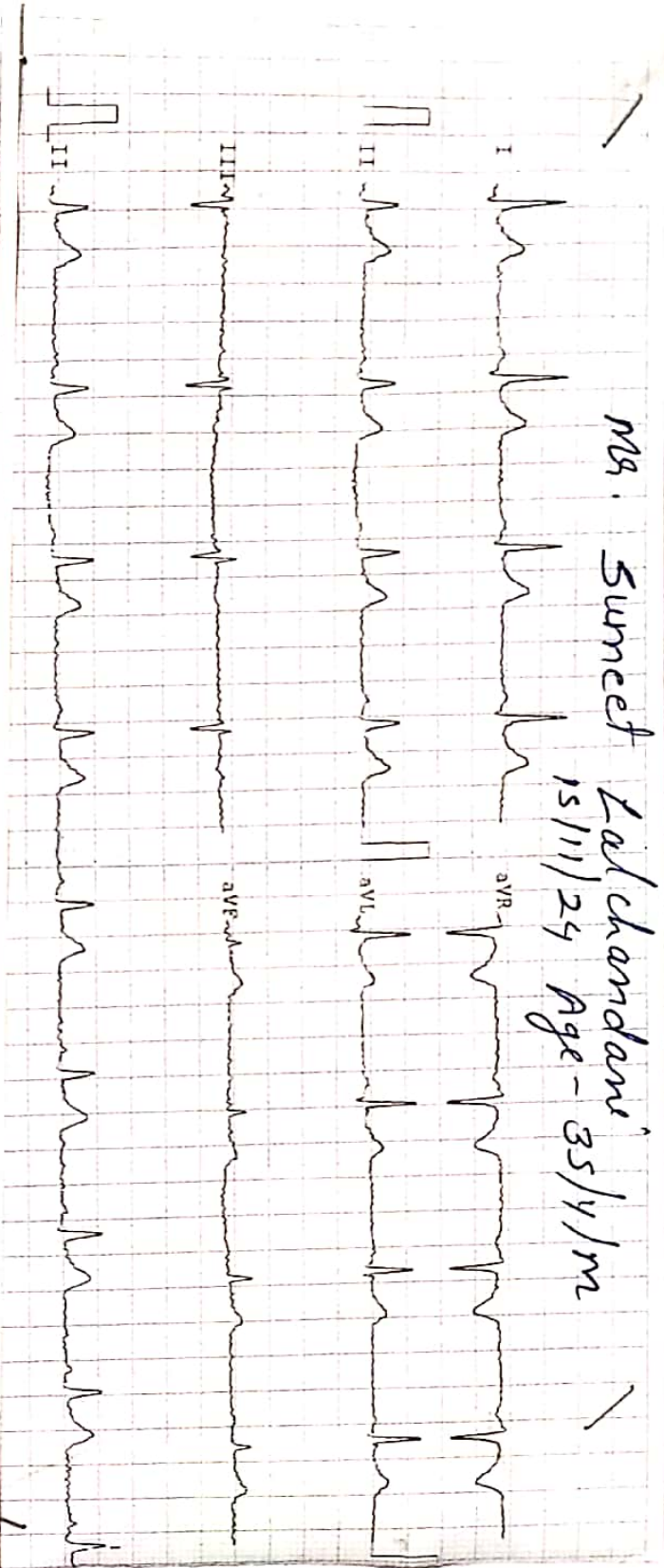
WNL

Date at BHOPAL on the 15 11 20 24 at 09:12 AM

Signature of the Pathologist:	<i>Dr. Akhil Tiwari</i>
Pathologist Name:	MD. FRCP (UK) Consultant
	International Medicine & Cardiology Reg. No. : MP 4663
Name & Address of the Hospital/Clinic/Lab :	

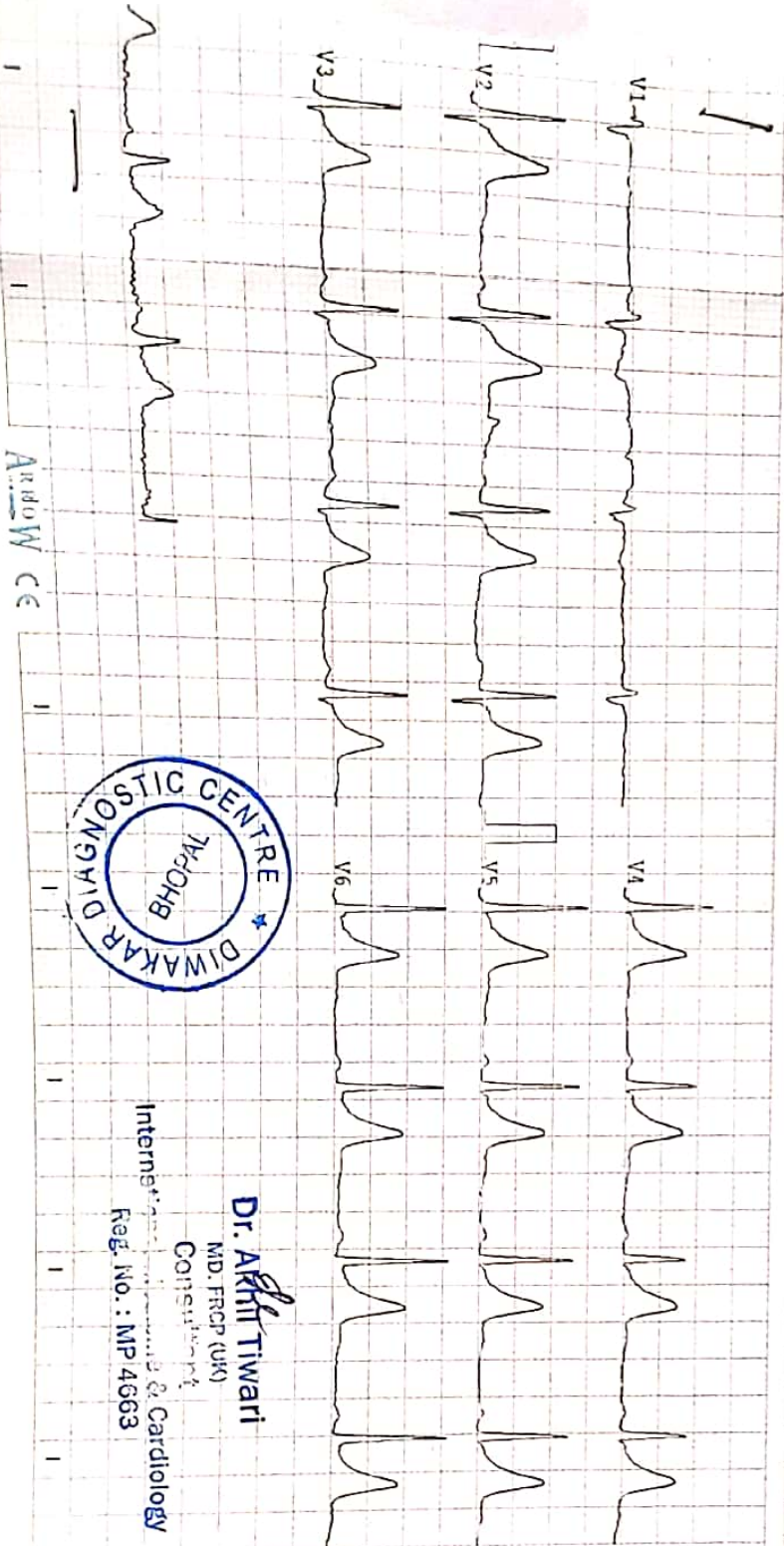


MS. Sumet Lalchandani
 15/11/24 Age - 35/4/m



Observations :-

HR	66 bpm
R-R	902 ms
P-R	166 ms
QRS	71 ms
QT/QTc	333/350 ms
P Axis	37°
R Axis	49°
T Axis	56°



Dr. Arhit Tiwari
 MD, FRCP (UK)
 Consultant

Internal Medicine & Cardiology
 Reg. No. : MP 4663

Remarks :-

[Signature]

ARDORW CE

Unconfirmed report

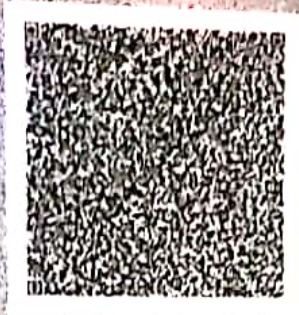
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
AHCPL9034C



नाम/ Name
SUMEET LALCHANDANI

पिता का नाम/ Father's Name
GOPAL LALCHANDANI

जन्म की तारीख/
Date of Birth
24/06/1989



24082021

FAN Application Digitally Signed. Card Not
Valid unless Physically Signed

Dr. Deepika Agrawal
MBBS, MD.
Consultant Pathologist





Bhopal, Madhya Pradesh, India
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Madhya Pradesh 462016, India
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15/11/24 09:12 AM GMT +05:30

GPS Map Camera



Dr. Deepika Agrawal
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