

Date: 16/02/2025

To,  
LIC of India  
Branch Office

Proposal No. 8365

Name of the Life to be assured KUSHI 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**  
3 MBBS, MD  
Reg. No. - 33435

Signature of the Pathologist/ Doctor

Name:

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

Kush

(Signature of the Life to be assured)

Name of life to be assured:

**Reports Enclosed:**

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

**Comment Medsave Health Insurance TPA Ltd.**

Authorized Signature,



ANNEXURE II - 1

LIFE INSURANCE CORPORATION OF INDIA

Form No. LIC03 - 002

ELECTROCARDIOGRAM

Zone Division Branch

Proposal No. - 8365

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

Full Name of Life to be assured: KUSH KUMAR

Age/Sex : 40/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 \_\_\_\_\_ given by me to LIC of India.

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
- 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

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

Dated at DELHI on the day of 16/02/2025

Signature of L.A.

Kush



Signature of the Cardiologist  
Name & Address  
Qualification Code No.

Dr. BINDU  
MBBS, MD  
Reg. No: 33435



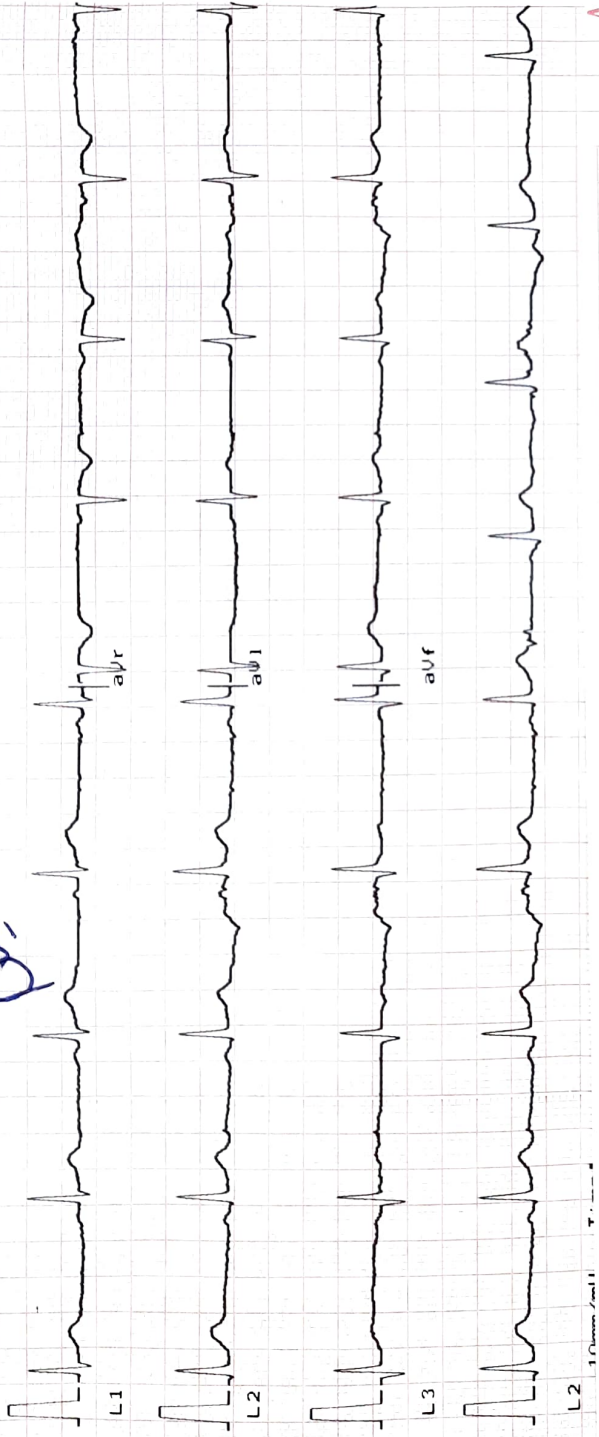


Dr. BINDU  
MBBS, MD  
Reg. No. 33435

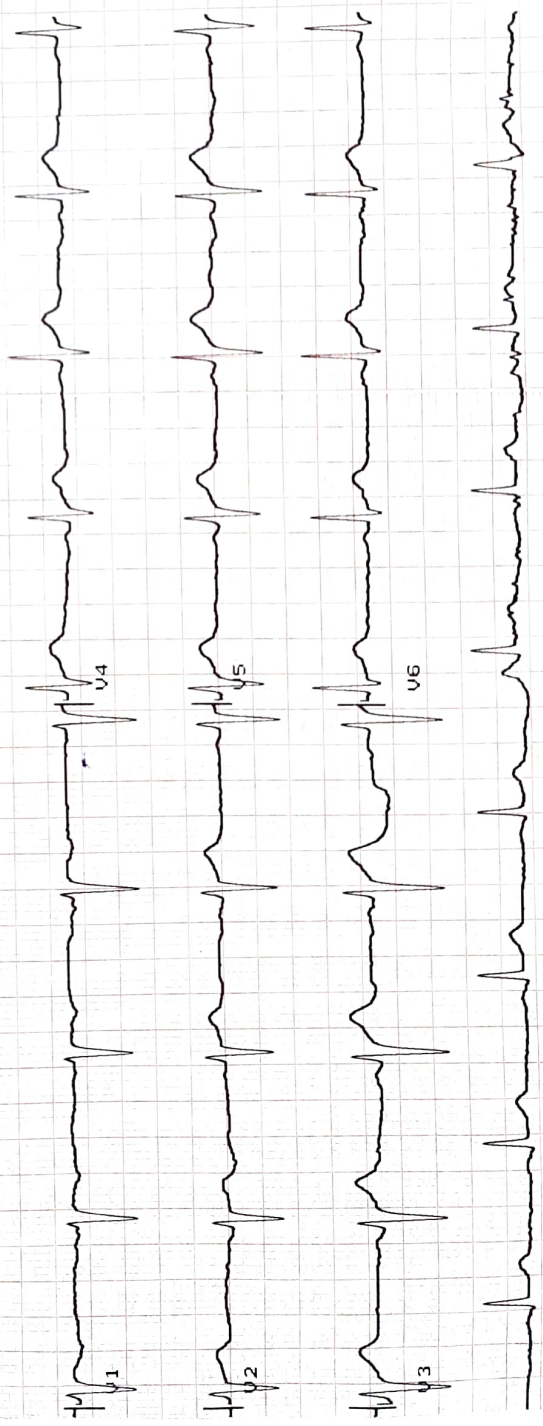
KUSH KUMAR  
Age - 40/M  
ECG - CWNL  
Date - 16/02/2025

Name: \_\_\_\_\_  
\_ yrs    \_ cm    \_ Kg    BP \_\_\_\_\_

*Kush*



A



ANNEXURE II - 2

**LIFE INSURANCE CORPORATION OF INDIA**  
**COMPUTERISED TREADMILL TEST**

Form No. LIC03 - 003

Zone \_\_\_\_\_ Division \_\_\_\_\_ Branch \_\_\_\_\_

Proposal No. 8365

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

Full Name of Life to be assured: KUSH KUMAR

Age/Sex: 40/M

**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 \_\_\_\_\_ given by me to LIC of India.

Witness \_\_\_\_\_

Signature or Thumb Impression of L.A.

Kush

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

1. Have you ever had chest pain, palpitation, breathlessness at rest or exertion? Y/N
2. Are you suffering from heart disease, diabetes, high or low Blood Pressure or kidney disease? Y/N
3. Have you ever had Chest X'Ray, ECG, Blood Sugar, Cholesterol or any other test done? Y/N

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

Dated at DELHI on the day of 16/02/ 2025

**Dr. BINDU**

3 MBBS, MD

Reg No. 2435

Signature of L.A.

Kush

Signature of the Cardiologist

Name & Address

Qualification

Code No.



## COMPUTERISED TREADMILL TEST

- (a) Pre-test :   Supine  
                  Standing  
                  Hyperventilation
- (b) Exercise:   Stage I        )  
                  Stage II       )  
                  Stage III       )  
                  ... peak exercise
- (c) Recovery:   Recovery  
                  Recovery  
                  Recovery
- 3 minutes each

### Reporting Pattern

Phase Name	Stage Name	Time in Stage	Speed (mph)	Grade (%)	Workload (METS)	HR (bpm)	BP (mmHg)	RPP
PRETEST	SUPINE							
	SITTING							
	STANDING							
	HYPERVENTILATION							
	WARM UP							
EXERCISE	STAGE 1							
	STAGE 2							
	STAGE 3							
	PEAK EXERCISE							
RECOVERY	RECOVERY							
	RECOVERY							
	RECOVERY							

The protocol used - BRUCE

Total Exercise Time - 6:3

Maximum Blood Pressure - 136/88

Maximum Workload - 7.15

Maximum heart rate 159

Maximum predicted heart rate 88 %

Reason for termination - Achieved THR

Comments: Negative for ArovoGble.  
Myocardial Ischemia

**Dr. BINDU**

MBBS, MD

Reg. No. 33435

Signature of the Cardiologist

Name & Address

Qualification      Code No.

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 recorded.

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

*Kush*



**ELITE DIAGNOSTIC**  
**7091, GALI NO-10, MATA RAMESHWARI MARG,**  
**NEHRU NAGAR, KAROL BAGH, DELHI -110005**

*Dr. Binay*

**KUSH KUMAR**  
 ID : 182026  
 DATE : 16/02/2025

TRADMILL TEST REPORT

AGE/SEX : 40 / M  
 HT/WT : 0 / 0  
 REF. BY : LIC

PROTOCOL : Bruce

HISTORY :  
 INDICATION :  
 MEDICATION :

PHASE	TOTAL TIME	STAGE TIME	SPEED Km/Hr	GRADE %	H.R. bpm	B.P. mmHg	RPP x100	ST LEVEL (MM)			METS
								II	V1	V5	
SUPINE					79	120 / 80	94	0.4	0.4	1.3	
STANDING					79	120 / 80	94	0.7	0.4	1.2	
HYPERVENT				0:15	78	120 / 80	93	1.4	0.1	1.9	
VAISALVA					78	120 / 80	93	0.5	0.3	1.3	
Stage 1	2:55	2:55	2.7	10	101	128 / 84	129	0.7	0.7	1.9	
Stage 2	5:55	2:55	4	12	159	136 / 88	216	1.1	0.7	2.6	4.67
PK-EXERCISE	6:3	0:3	4.9	14	157	136 / 88	213	1	0.6	2.6	7.04
RECOVERY	7:5	0:55			123	132 / 84	162	0.9	0.7	3.1	
RECOVERY	8:5	1:55			102	128 / 82	130	0.6	0.5	1.9	
RECOVERY	9:5	2:55			93	124 / 80	115	0.4	0.5	1.4	

**RESULTS**

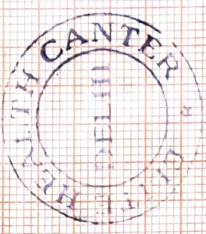
EXERCISE DURATION : 6:3  
 MAX HEART RATE : 159 bpm  
 MAX BLOOD PRESSURE : 136 / 88 mm Hg  
 REASON OF TERMINATION : Achieved THR,  
 BP RESPONSE : Normal,  
 ARRHYTHMIA : None,  
 H.R. RESPONSE : Normal Chronotropic Response,

MAX WORK LOAD : 7.15 METS

**IMPRESSIONS**

Negative for Provocable myocardial ischemia,

**DR. BINAY KUMAR MD**  
 REG No-32435



Technician :

KUSH KUMAR  
 I.D. 182026  
 Age 40/M  
 Date 16/02/2025

RATE 79bpm  
 B.P. 120/80

**ELITE DIAGNOSTIC**

PRETEST  
 SUPINE

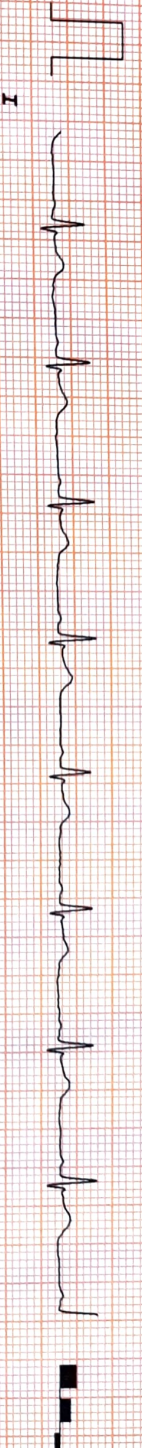
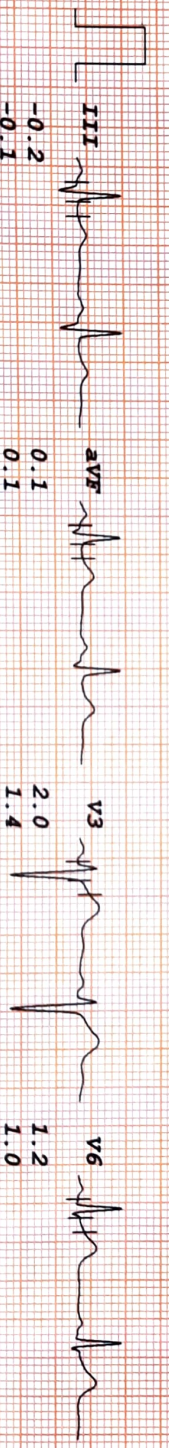
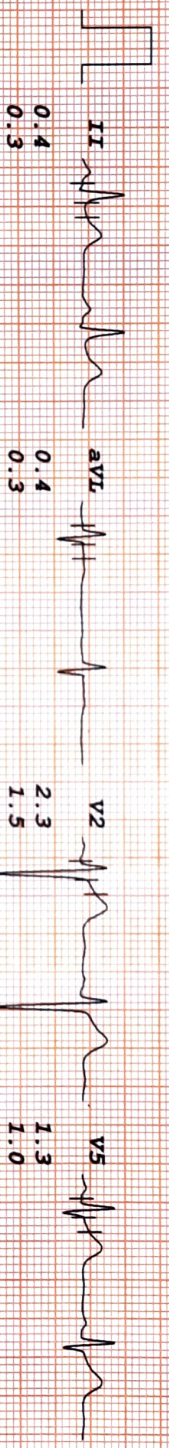
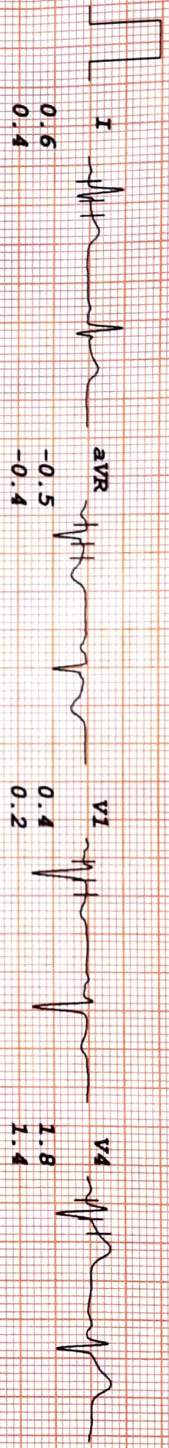
ST @ 10mm/mV  
 80ms PostQ

LINKED MEDIAN



Mag. X 2

III



-0.2  
 -0.1





KUSH KUMAR  
 I.D. 182026  
 Age 40/M  
 Date 16/02/2025

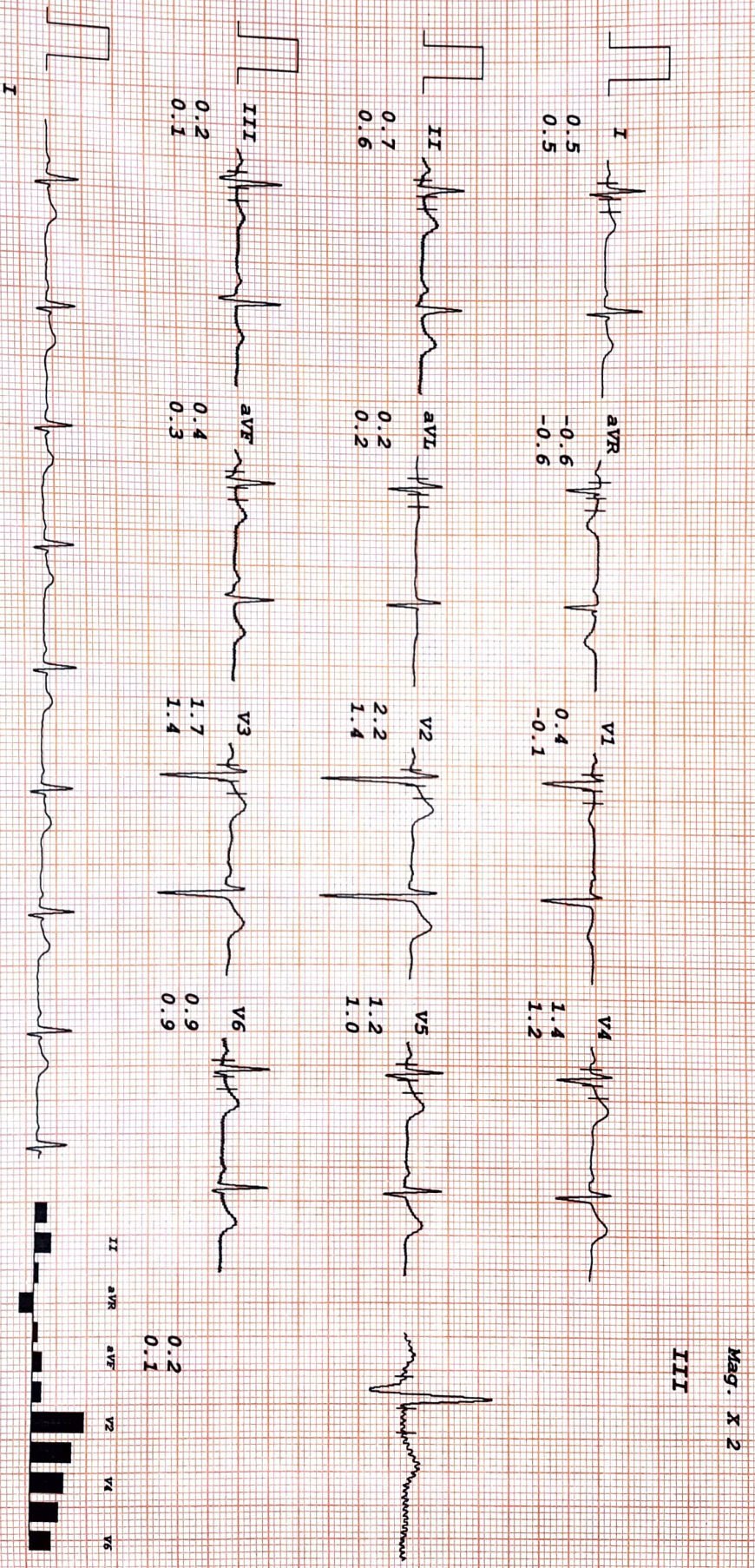
RATE 79bpm  
 B.P. 120/80

# ELITE DIAGNOSTIC

PRETEST  
 STANDING

ST @ 10mm/mV  
 80ms PostJ

LINKED MEDIAN



KUSH KUMAR  
I.D. 182026  
Age 40/M  
Date 16/02/2025

RATE 78bpm  
B.P. 120/80

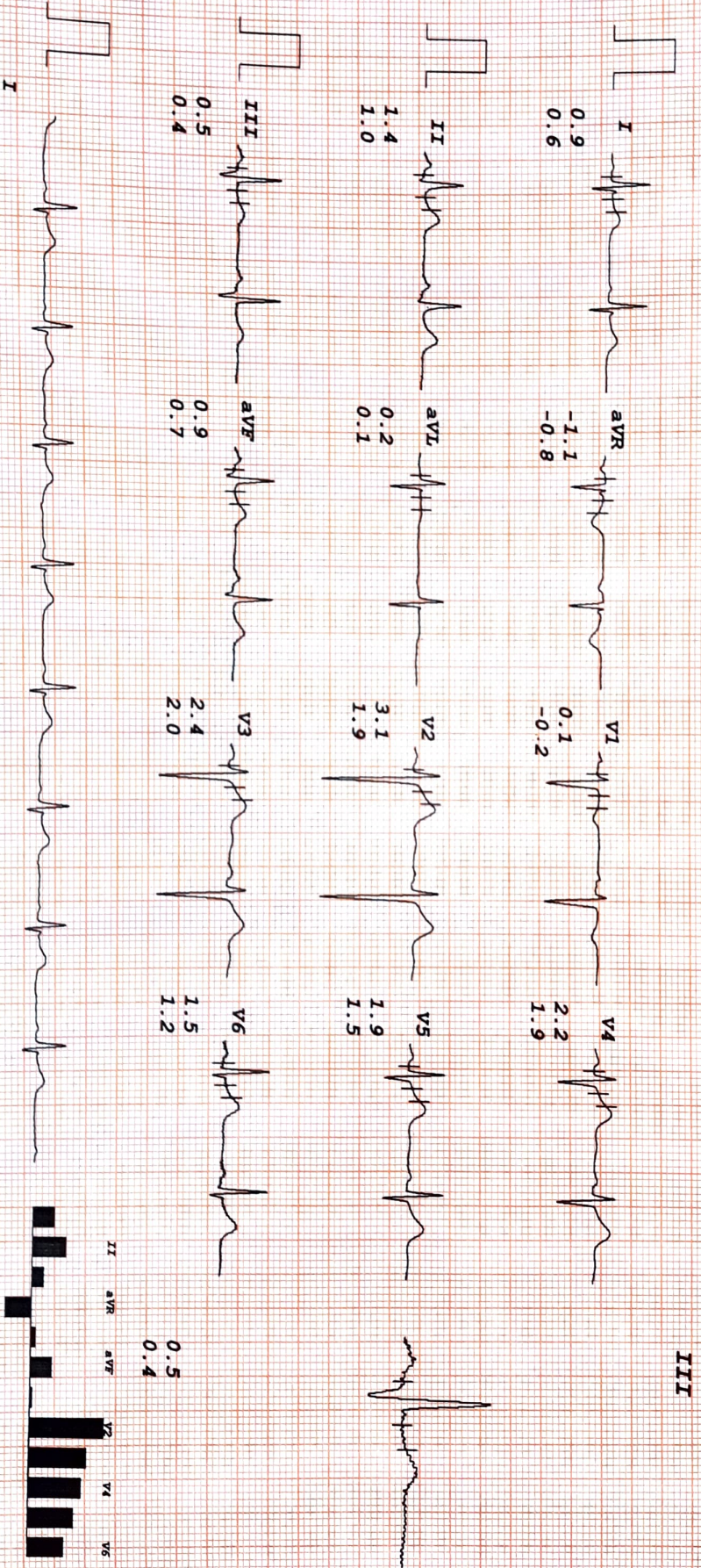
PRETEST  
HYPERVENT  
PHASE TIME 0:15

ST @ 10mm/mV  
80ms PostJ

# ELITE DIAGNOSTIC

LINKED MEDIAN

Mag. X 2



# ELITE DIAGNOSTIC

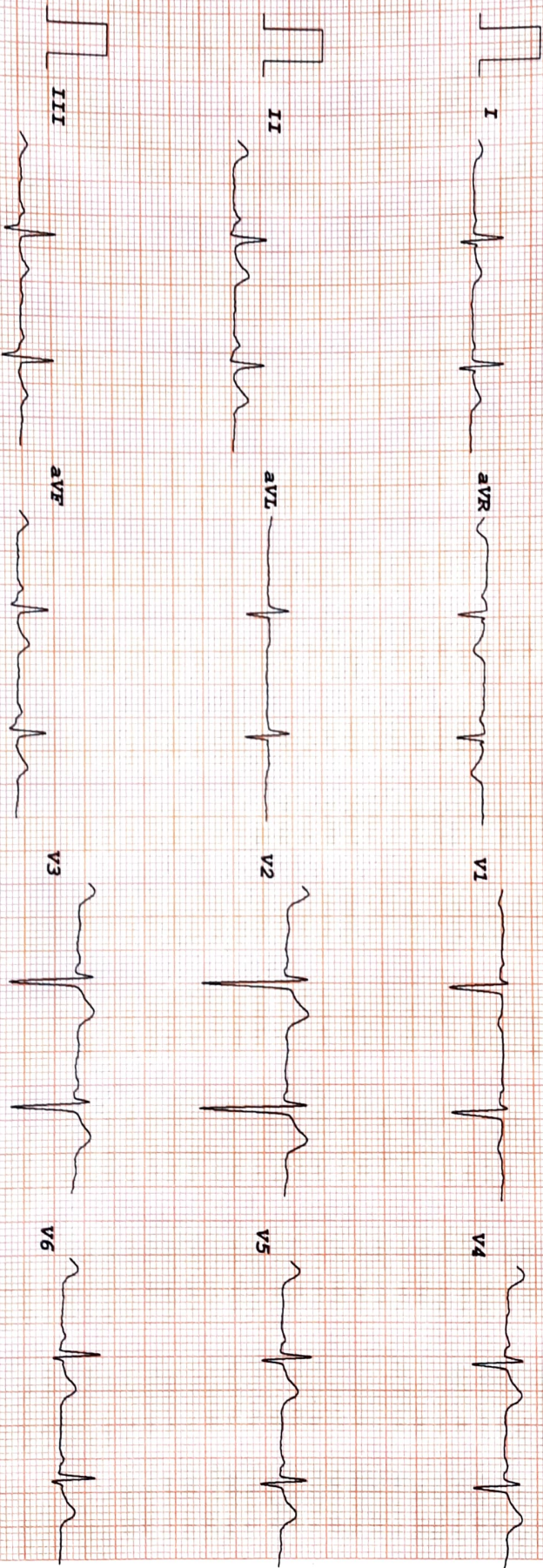
KOSH KUMAR  
I.D. 182026  
Age 40/M  
Date 16/02/2025

RATE 78bpm  
B.P. 120/80

PRETEST  
VALSALVA

ST @ 10mm/mV  
80ms PostJ

RAW ECG



KUSH KUMAR  
 I.D. 182026  
 Age 40/M  
 Date 16/02/2025

RATE 101bpm  
 B.P. 128/84

# ELITE DIAGNOSTIC

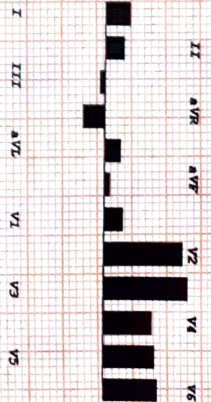
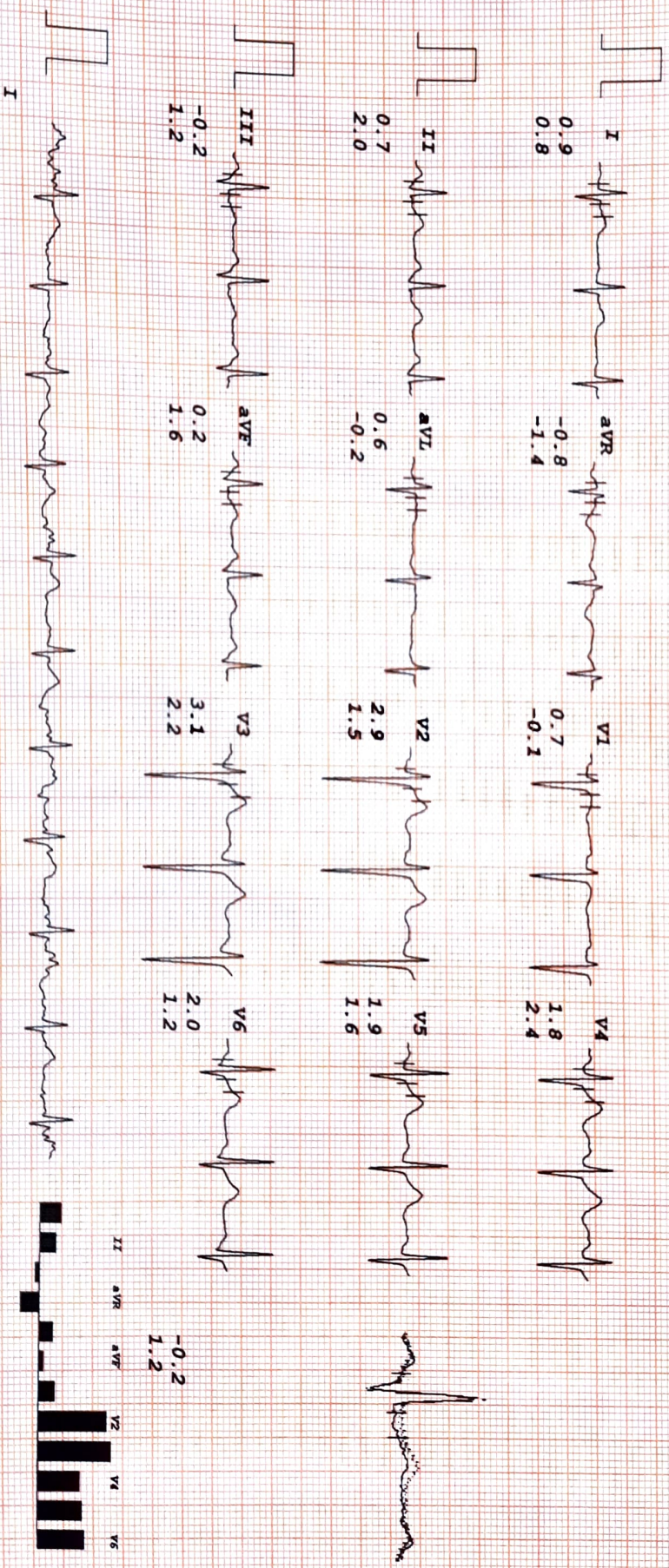
Bruce  
 Stage 1  
 TOTAL TIME 2:55  
 PHASE TIME 2:55

ST @ 10mm/mv  
 80ms Postcr  
 Speed 2.7 km/hr  
 SLOPE 10 g

LINKED MEDIAN

Mag. X 2

III



KUSH KOMAR  
I.D. 182026  
Age 40/M  
Date 16/02/2025

RATE 159bpm  
B.P. 136/88

# ELITE DIAGNOSTIC

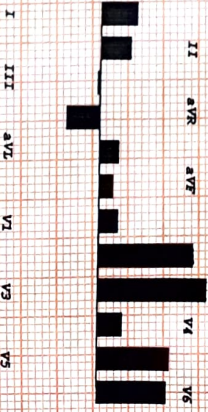
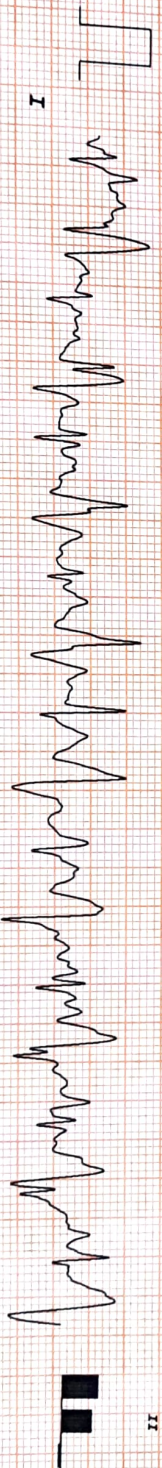
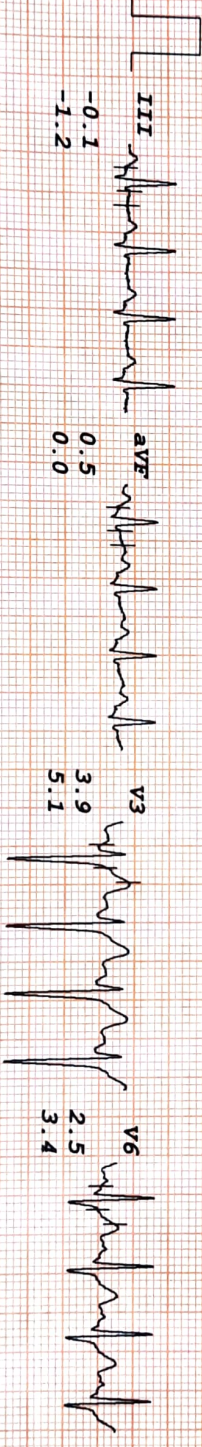
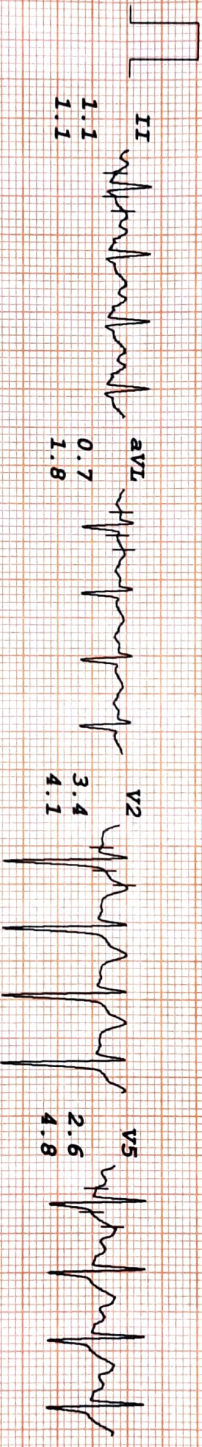
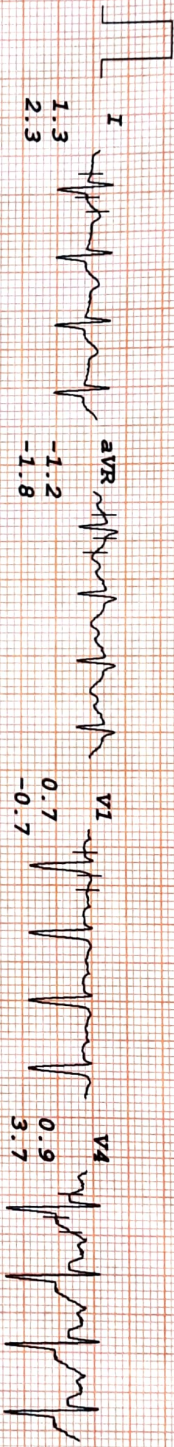
Bruce  
Stage 2  
TOTAL TIME 5:55  
PHASE TIME 2:55

ST @ 10mm/mV  
80ms PostJ  
Speed 4 km/hr  
SLOPE 12 &

LINKED MEDIAN

Mag. X 2

III



KUSH KUMAR  
I. D. 182026  
Age 40/M  
Date 16/02/2025

RATE 157bpm  
B.P. 136/88

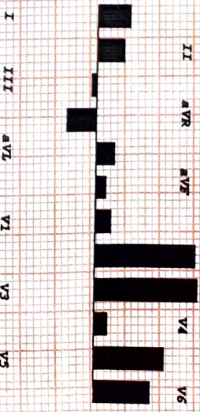
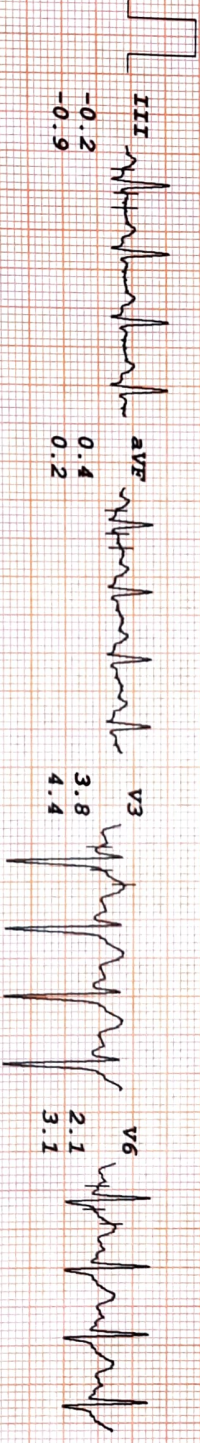
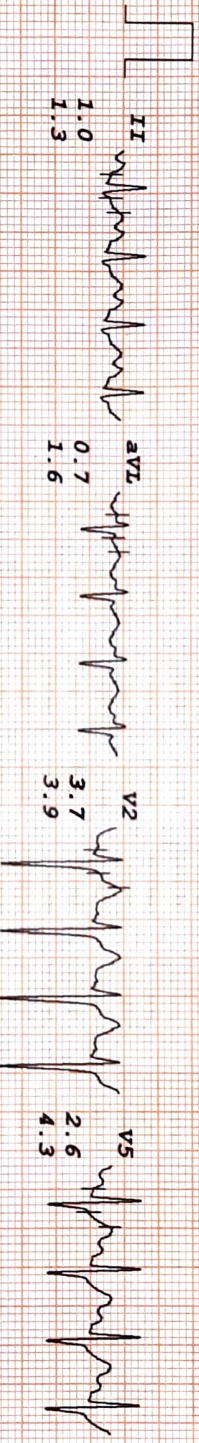
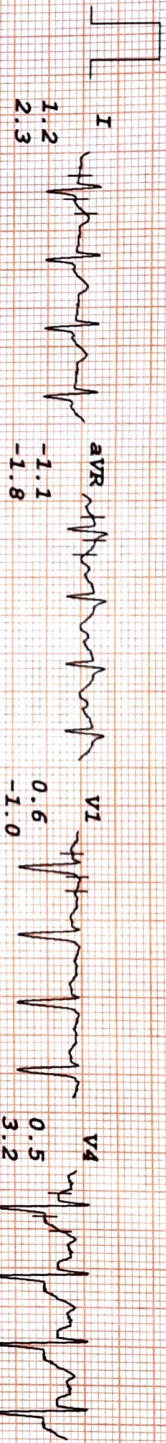
# ELITE DIAGNOSTIC

Bruce  
PK-EXERCISE  
TOTAL TIME 6:03  
PHASE TIME 0:03  
ST @ 10mm/mV  
80ms Post-T  
Speed 4.9 km/hr  
SLOPE 14 %

LINKED MEDIAN

Mag. X 2

III



KUSH KUMAR  
 I.D. 182026  
 Age 40/M  
 Date 16/02/2025

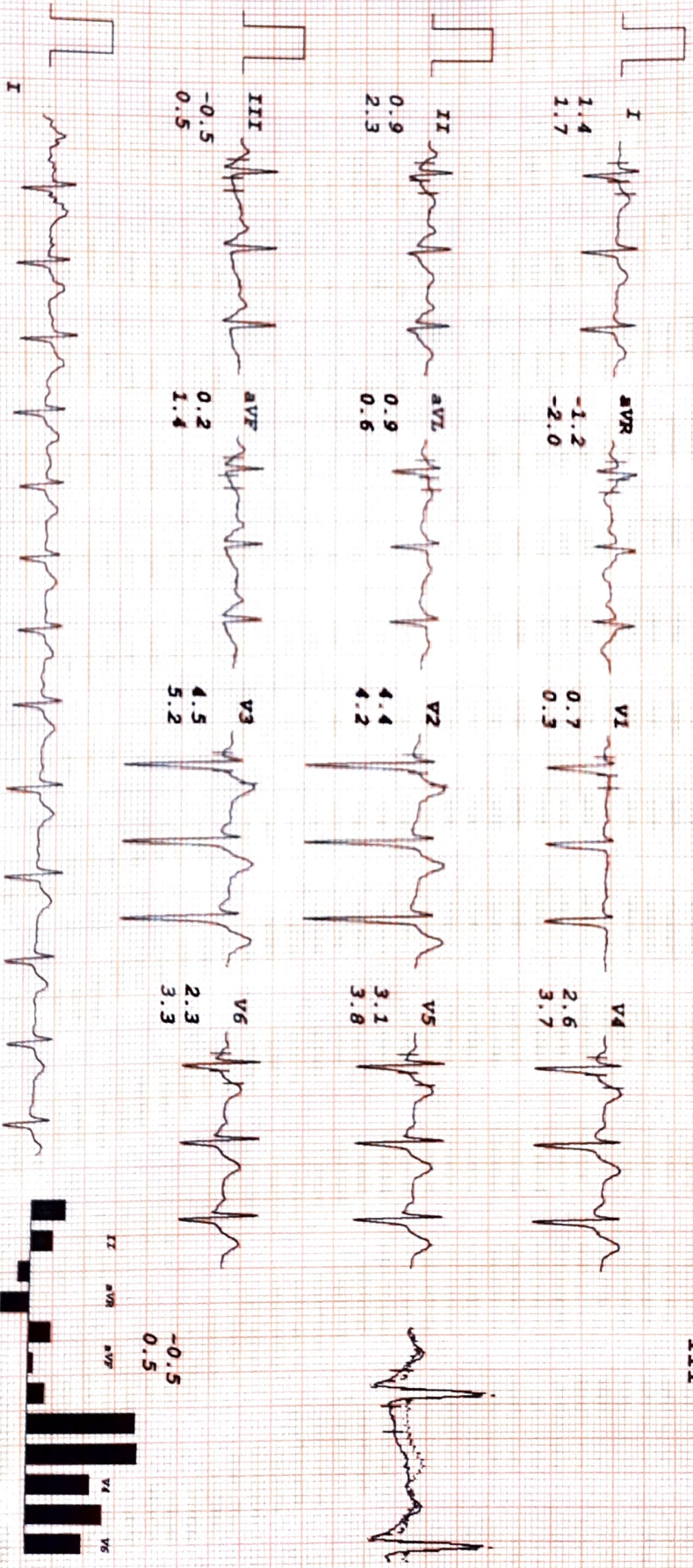
RATE 123bpm  
 B.P. 132/84

# ELITE DIAGNOSTIC

Brice  
 RECOVERY  
 TOTAL TIME 7:05  
 PHASE TIME 0:55

ST @ 10mm/mV  
 80ms PostJ

LINKED MEDIAN



KUSH KOMAR  
I.D. 182026  
Age 40/M  
Date 16/02/2025

RATE 102bpm  
B.P. 128/82

Bruce  
RECOVERY  
TOTAL TIME 8:05  
PHASE TIME 1:55

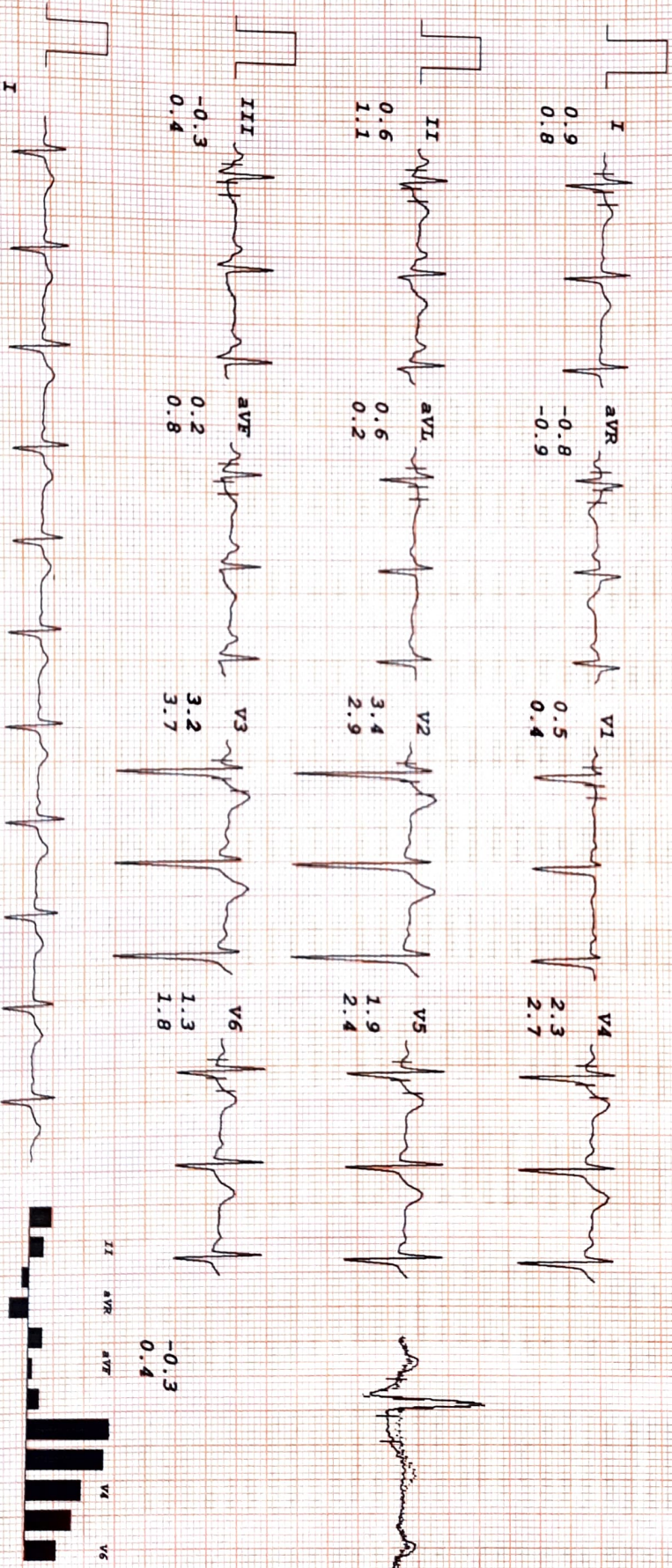
ST @ 10mm/mV  
80ms PostJ

# ELITE DIAGNOSTIC

LINKED MEDIAN

Mag. X 2

III



I II III aVR aVL aVF V1 V2 V3 V4 V5 V6



KUSH KUMAR  
 I.D. 182026  
 Age 40/M  
 Date 16/02/2025

RATE 93bpm  
 B.P. 124/80

Bruce  
 RECOVERY  
 TOTAL TIME 9:05  
 PHASE TIME 2:55

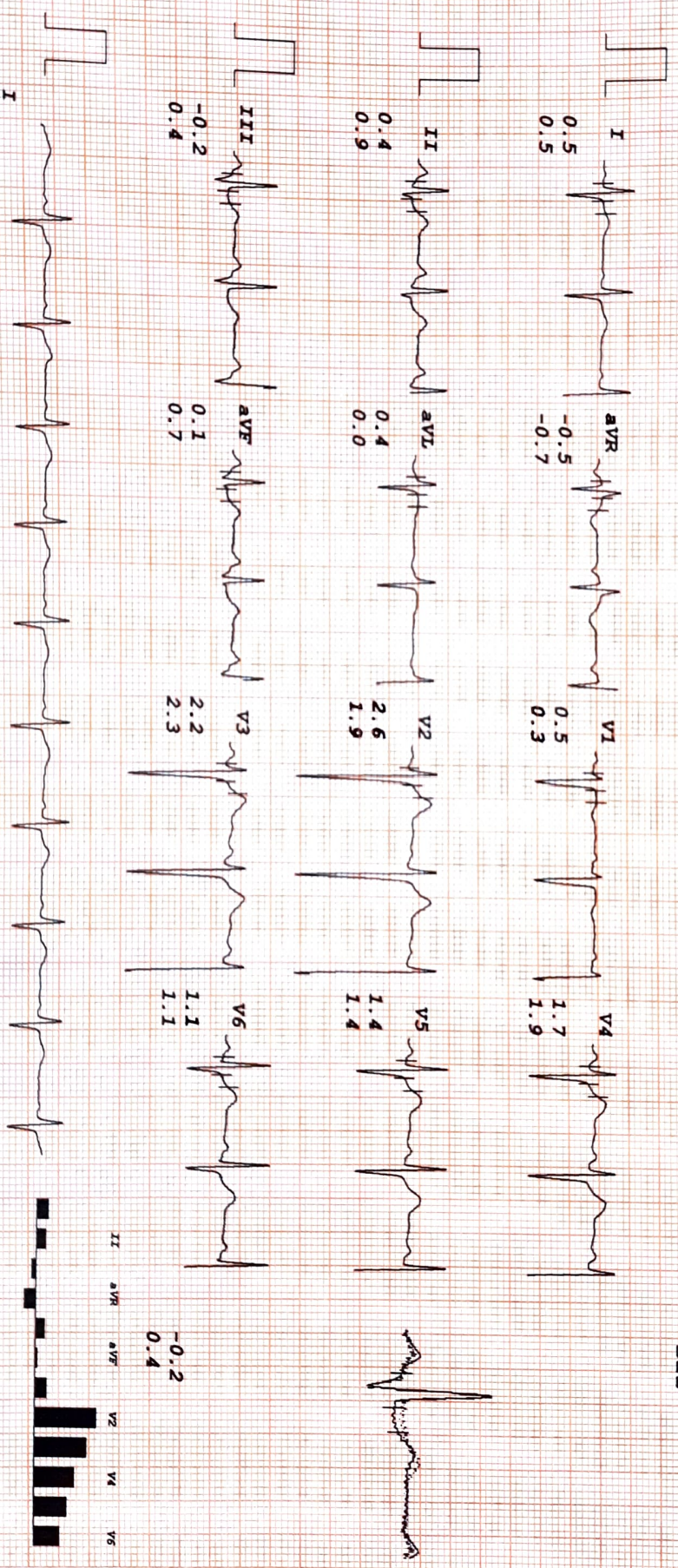
ST @ 10mm/mV  
 80ms Post J

# ELITE DIAGNOSTIC

LINKED MEDIAN

Mag. X 2

III





# ELITE DIAGNOSTIC

Email – [elitediagnostic4@gmail.com](mailto:elitediagnostic4@gmail.com)

PROP. NO. : 8365  
S. NO. : 111224  
**NAME** : **MR. KUSH KUMAR** **AGE/SEX - 40/M**  
REF. BY : LIC  
Date : FEBRUARY, 16, 2025

## HAEMATOLOGY

Test	Result	Units
Glycosylated Haemoglobin (HbA1c)	5.63	%

### INTERPRETATION

Normal	:	5.0 – 6.7
Good Diabetic Control	:	6.8 – 7.3
Fair Control	:	7.4 – 9.1
Poor Control	:	more than 9.1

*Note: - 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.*


\*\*\*\*\*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.



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Email - elitediagnostic4@gmail.com

PROP. NO. : 8365  
S. NO. : 111224  
**NAME** : **MR. KUSH KUMAR** **AGE/SEX - 40/M**  
REF. BY : LIC  
Date : FEBRUARY, 16, 2025

## ROUTINE URINE ANALYSIS

### **PHYSICAL EXAMINATION**

Quantity : 20.ml  
Colour : P. YELLOW  
Transparency : Clear  
Sp Gravity : 1.012

### **CHEMICAL EXAMINATION**

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

### **MICROSCOPIC EXAMINATION**

Pus Cells/WBCs : 0-1. /HPF  
RBCs : Nil. /HPF  
Epithelial Cells : 1-2. /HPF  
Casts : Nil.  
Crystals : 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

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REF. BY : LIC  
Date : FEBRUARY, 16, 2025

## BIOCHEMISTRY-(SBT-13)

Test	Result	Units	Normal Range
Blood Sugar Fasting	94.52	mg/dl	70-115
S. Cholesterol	180.04	mg/dl	130-250
H.D.L. Cholesterol	72.94	mg/dl	35-90
L.D.L. Cholesterol	103.79	mg/dl	0-160
S. Triglycerides	105.15	mg/dl	35-160
S. Creatinine	0.86	mg/dl	0.5-1.5
Blood Urea Nitrogen (BUN)	13.91	mg/dl	06-21
Albumin	4.5	gm%	3.2-5.50
Globulin	2.9	gm%	2.00-4.00
S. Protein Total	7.4	gm%	6.00-8.5
AG/Ratio	1.55		0.5-3.2
Direct Bilirubin	0.2	mg/dl	0.00-0.3
Indirect Bilirubin	0.8	mg/dl	0.1-1.00
Total Bilirubin	1.0	mg/dl	0.1-1.3
S.G.O.T.	29.35	IU/L	00-42
S.G.P.T.	30.17	IU/L	00-42
Gamma Glutamyl Transferase (GGT)	48.36	IU/L	00-60
S. Alk. Phosphatase	92.23	IU/L	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"  
Normal-Range : "Non-Reactive"

\*\*\*\*\*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

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REF. BY : LIC  
Date : FEBRUARY, 16, 2025

## HAEMOGRAM

Test	Result	Units	Normal Range
Hemoglobin	14.20	gm/dl	12-18
Red Blood Cell [RBC]	5.61	mill.	M-4.6-6.5 F-3.9-5.6
Hematocrit: [PCV]	43.93	%	37-54
Mean Cell Value [MCV]	83.71		76-96
Mean Cell Hemoglobin [MCH]	29.77	pg	27-32
Mean Cell Hemoglobin Conc. [MCHC]	32.97	%	30-35
Total Leucocytes Count {TLC}	7,900	cumm	4000-11000
<b>Differential Leucocytes Count [D.L.C]</b>			
Neutrophils	58	%	40-75
Lymphocytes	32	%	20-45
Eosinophils	06	%	02-10
Monocytes	04	%	01-06
Basophills	00	%	00-01
Platelet count	2.10	LACKS	1.5-4.5
E S R (Wintrobos method)	13	M.M.	0-20

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

*Please correlate with clinical conditions.*

**DR. T.K. MATHUR**

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**NAME** : **MR. KUSH KUMAR** **AGE/SEX - 40/M**  
REF. BY : LIC  
Date : FEBRUARY, 16, 2025

## Cotinine

Test	Result
Cotinine	NEGATIVE

## Cotinine Levels

- <10 ng/mL – Non-active smoker.
- 10 ng/mL to 100 ng/mL – Light smoker or moderate passive exposure.
- >200 ng/mL – Considered to be heavy smokers

**NOTE :- We are using Nano Card method in Urine cotinine. In This method only Negative & Positive values are there.**

**Cotinine test is a rapid, self-controlled immunoassay for the qualitative detection of cotinine in human urine. Cotinine is a primary metabolite of nicotine and remains in the body of habitual tobacco users for approximately 17 hours..**

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

**Please correlate with clinical conditions.**

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

**E** ELITE  
DIAGNOS



 GPS Map Camera

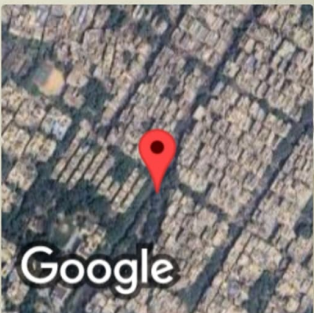
**New Delhi, Delhi, India**

11798/6, Guru Ravi Das Marg, Nehru Nagar, Mata Rameshwari

Nehru Nagar, Karol Bagh, New Delhi, Delhi 110005, India

Lat 28.648793° Long 77.182614°

16/02/25 10:32 AM GMT +05:30





भारत सरकार  
Government of India



Issue Date: 23/04/2013



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मेरा आधार, मेरी पहचान